

THE CREDIT WORLD

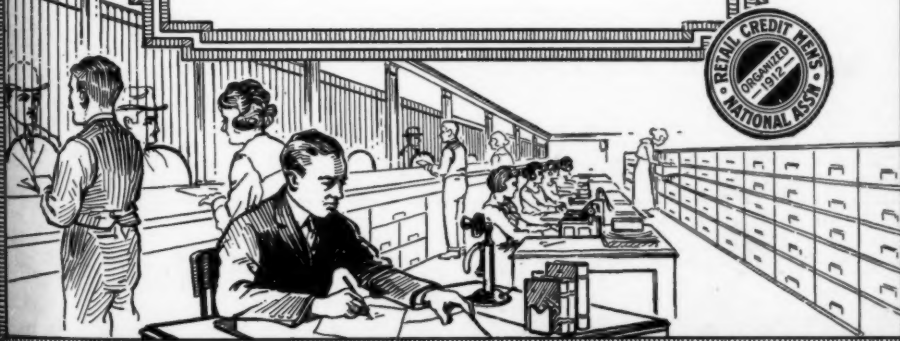
THE OFFICIAL ORGAN OF THE
Retail Credit Men's
National Association
INCORPORATED

VOLUME IX

NUMBER 6

FEBRUARY, 1921

THE city having no credit association and no organized effort on the part of retail merchants to co-operate on credit matters and exchange information is a standing invitation to the undesirable.





Where our 1921 Convention will meet, August 16, 17, 18, 19
Make your plans now

The CREDIT WORLD



Official Organ of the
RETAIL CREDIT MEN'S NATIONAL ASSOC'N

Executive Offices
National Bank of Commerce Bldg.
St. Louis, Mo.

Issued Monthly by
DAVID J. WOODLOCK, Editor
St. Louis, Mo.

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EDITORIAL

DAVID J. WOODLOCK, Editor

HOUSTON

A series of surprises are in store for those who attend our convention at Houston, Texas, August 16-17-18-19.

The first is the Rice Hotel, where our meeting will be held. We publish a picture of this building in this issue. It compares favorably with any in the country. It is situated in the heart of the retail district of Houston, with all the theatres within a few steps. Its doors opening on Main street, the main artery of commerce in Houston, affords easy access to all railroad offices. Practically every street car line in the city passes its doors, while the Interurban station is but a few steps across the street. The Terminal station is but a few blocks away, and the others are within a few minutes reach. The hotel occupies almost an entire block, and has a deep court in the center, so that practically every room is a front room, and with an abundance of natural light and air.

The second surprise is the climate. Because so many of our northern members had an idea that Houston was very hot during August, we have made a careful investigation, and find that while it is warm during the day the evenings are delightfully cool, and at no time is the heat unbearable because of the cooling Gulf breeze that constantly blows.

You will miss a rare treat and an ideal vacation if you fail to attend the Houston Convention. We have applied for a reduced fare, so there will be no excuse to leave your wife at home this year.

WILLIAM D. SCHICK

Mr. William D. Schick, credit manager of Luckey, Platt & Co., Poughkeepsie, N. Y., has been elected treasurer of that firm. Mr. Schick has been with the concern for twenty-four years and is an enthusiastic supporter of the National Association.

AGAIN

We warn our members concerning "fake reporting and collection agencies." There appear to be hundreds of these concerns springing up every day, and we will appreciate your advising of your experiences so we can keep a record at the National Office. There are many concerns using fraternal and mercantile names that are direct agents of mail order houses, and the fact they are located in a small town means nothing. It is always well to refer any such inquiries to the local reporting agency.

TACOMA HAS GOOD ASSOCIATION

The Tacoma Retail Credit Men's Association held their First Annual Dinner on February 21, 1921. The affair was most enjoyable, and from the address of welcome, by Frank S. Roberts, to the talk of Dr. Stephen I. Miller, Dean of the Department of Business Administration of Washington University, there was not a dull moment. Mr. W. W. Hutton had for his subject, "The Way of the Transgressor is Hard."

The merchants of Tacoma are enthusiastic about the Credit Men's Association, and expect to send a number of delegates to the State Conference, at Spokane, on February 23rd and 24th.

GOOD WORK

J. S. Howland, the fellow who it is reported put over the Gillfillan Bros. Smelting Co. checks and who has been bulletined in the Credit World for December and January, was caught in New York and is now in Washington awaiting trial.

R. M. Morgen, alias R. R. Hudson, passing checks on Holland Banking Co., warning published in Credit World, has been arrested in Asheville, N. C. He is wanted in many States, but is now serving time in the Nevada State Penitentiary. He had passed as A. C. Candler, son of the Cocoa Colo King, and was also engaged in the typewriter selling game.

ADDRESSES WANTED

Do You Appreciate This Service and Will You Help Locate These Persons?

In this issue we publish about 450 names of persons some member is anxious to locate. Records show we have been finding about 15% of those whose names we publish, but this service is only what the members make it. If you fail to look over the list or have it checked with your files, you cannot make claim you are not getting service when your time comes to locate someone who has left owing you a large bill. Members should check this list with their credit records. It may save you many dollars.

WORTHLESS CHECKS

Never in our history have we had so many reports of worthless checks. Many of them are clever forgeries, but the big majority are very poor work. Let us tighten up and insist upon those who want checks cashed being properly identified. We know you don't want to turn down good business. But we are sure one-half of the checks reported to this office would not have been accepted if an attempt was made to identify the passer.

HELPING TO IMPROVE THE "CREDIT WORLD"

The big factor in making a national magazine is advertising, and if we can secure enough national advertisers to use our pages we will put the revenue from this source into improving the publication.

If each member, when purchasing office supplies, etc., will suggest the use of the "Credit World" as a means of reaching ten thousand prospects each month, it will help increase the size and appearance of your magazine.

ABOUT NEW MEMBERS

When sending in application, members will assist the National Office if they will note the kind of business in which the applicant is engaged. For example, dry goods, shoes, grocery, drugs, etc.

The person securing the application should also sign same, so we can give you credit for a new member. You have a chance to win two trophies.

Elliott-Fisher Machines Meet Today's Business Needs

ELLIOTT - FISHER Bookkeeping Machines meet present-day business conditions by minimizing office expenses, by maintaining accuracy in accounts, showing *without* extra work, all the facts and figures of stocks, cash, credits and every other detail of a firm's liabilities and assets.

You can have a daily record of the store's business.

Elliott-Fisher Machines put all work on a one-operation basis, and prove the work as it is written.

Trial-balance troubles are eliminated, duplication of work and blunders are stopped.

The flat writing surface of Elliott-Fisher Machines is adapted for every size of cards, loose leaf or bound books.

The Elliott-Fisher System is based on the Elliott-Fisher Machine and will solve both your accounting and account intelligence problems.

Let us refer you to an Elliott-Fisher user.

ELLIOTT-FISHER COMPANY

Harrisburg, Pa.

Branches in 100 Cities

Elliott-Fisher

Flat-Bed System of Accounting-Bookkeeping-Billing-Recording

DO YOU KNOW MAJOR ARTHUR SMALL?

Major Arthur Small is a widower, about 5 feet tall, claims to have served in the Canadian Army for five years; later of Seattle, Wash., and California; in Duluth, during 1920, styled a real estate salesman; also of the International Selling Service, a form of advertising service.

His stepdaughter, Mrs. Alexandria D. Price, travels with him. She claims to be a skin specialist, and does some practicing at home. They usually rent furnished apartments. Mrs. Price is said to be about 45 years of age, rather stout, and has some grey hair.

In case these parties apply for credit, advise the Duluth Credit Association, No. 8 Sherwood building, Duluth, Minn., or the National Office.

HOW SPRINGFIELD, MO., HAS GROWN

The retail credit men of Springfield have an excellent credit rating bureau, of which Mr. Jno. W. Byng is president and manager. Following is the record:

Opened office during 1915 with a filing cabinet of six drawers containing six thousand cards of credit information, necessarily meager in detail.

Today have eighty-four drawers, or about eighty-four thousand 5x8 cards, containing a vast amount of credit and technical data; the value of which can hardly be estimated in dollars and cents.

During this year were forced to seek larger quarters on account of the growth of business, and now have a splendidly equipped office, occupying about eight hundred feet of floor space.

Through a thorough system of gathering reports on those privileged with a charge account, files show detailed information from the ledgers of the retail stores, also antecedents and general information in regard to character and habits; also contain all court records, such as real estate transfers, deeds of trust, chattel mortgages and suits and judgments.

Are members of two national organizations, The Retail Credit Men's National Association and the National Association of Mercantile Agencies, giving unlimited facilities for securing the past history of a newcomer and also locating delinquent debtors that have left this city; this information frequently coming without solicitation.

STOLEN M. K. & T. PAY CHECKS

The Muskogee office of the Katy was rather late in getting this warning to us, but some of the checks may still be "out." The following M. K. & T. pay checks were stolen from the Muskogee office, January 17th, 1921:

- No. 12344, \$107.00, to O. E. Boyd.
- No. 12352, \$101.00, to R. C. Brawler.
- No. 12354, \$14.90, to Henry Boone.
- No. 12378, \$57.80, to W. H. Franklin.
- No. 12384, \$57.35, to P. E. Garvin.
- No. 12387, \$19.25, to J. W. Garrison.
- No. 12411, \$82.70, to H. K. Kelly.
- No. 12423, \$97.70, to A. C. McFadden.
- No. 12431, \$73.00, to J. P. Nabour.
- No. 12438, \$69.25, to C. P. Poston.
- No. 12441, \$73.00, to M. M. Powell.
- No. 12445, \$54.50, to P. G. Reed.
- No. 12448, \$11.00, to H. G. Russell.
- No. 12473, \$108.05, to P. E. Taylor.
- No. 12480, \$102.70, to J. M. Williamson.

**CLAIM CREDIT BUREAU SAVED
LIMA \$200,000****One of the Largest Department Stores, It Is
Said, Had Losses of 1/16 of 1%**

It is claimed that the operation of the credit rating bureau of Lima, Ohio, saved more than \$200,000 for the retail stores in that city during the past year. It is said that the losses of one of the largest department stores will be less than one-sixteenth of 1 per cent of its gross sales and that records of other stores are about as favorable.

Persons asking for credit have been educated during the life of the credit organization to pay promptly. Unless a customer to whom credit has been extended remits within a reasonable time, the credit bureau becomes active and in a series of letters explains how the person's future credit will be impaired.

The result has been that payment in more than 95 per cent of such cases has been prompt.

"Lima is a poor city for collection agencies," merchants say. The city's credit rating bureau has been inspected and patterned after by dozens of cities within the last two years.

The records are so complete that it is impossible for a family to move, leave the city, come to the city or otherwise shift about without an entry. Gas companies, the telephone company and other agencies assist in keeping the records up to the minute.

"We not only have the interest of the merchants in mind," said J. E. Morton, secretary and organizer of the bureau, "but we are looking after the interest of the public at all times."

WE STILL WANT BURTON

This office has on file several inquiries about Mr. and Mrs. William J. Burton, or Mr. J. Harrison Burton, formerly of Dayton, Ohio, Detroit, Mich., New Orleans, La., St. Louis, Minneapolis and Havana, Cuba.

J. H. Burton is described as—age 40 years, height 5 feet 8 inches, weight 140 pounds, medium slender, complexion dark; smooth, thin face, and nose slightly humped.

Jeannette Burton, the wife, is described as—age 40 years, height 5 feet 7 inches, weight 170 pounds, stout build, complexion light, brown eyes and hair; round, full face, good talker, well educated; partial to gay colors, wears a small, light green hat, also bright red one, sometimes she wears a large brown hat and brown wrap coat.

Catherine Burton, daughter, age 16 years, height 5 feet 6 inches, weight 135 pounds, build stout, complexion light, large brown eyes; dresses similar to her mother; claims to have attended school in Washington, D. C.

If you know the present address of these people, please notify D. J. Woodlock, Secretary Retail Credit Men's National Association, St. Louis.

FROM TULSA

Gay Logan, described as about 6 feet tall, blond type, prominent nose, small mouth, wearing black and white check suit, boastful in conversation, and accompanied by a dark-complexioned woman weighing about 140 pounds, said to be his secretary, representing Instant Heat Company of America, is wanted in Spokane, Wash., for issuing a check of the Commercial Sales Company of Detroit, on the Bank of Detroit.



CHARGE SYSTEMS have undergone great changes in the past few years. Speed and accuracy are now the two great department store essentials.

The National Electric Credit System is the speediest method yet invented.

The credit office is in instant communication with all departments.

The salesperson phones the inquiry. The O.K. comes back like a flash—electrically stamped on the sales-slip.

The office is in direct, complete, and immediate control of all authorizations. Everybody's time is saved. Minutes are clipped to seconds. Customers are pleased. Sales are rapid. Aisles are clear.

This system is being used in many stores. You ought to know what it will do for you. Write today.

The National Cash Register Company

Dayton, Ohio

Offices in all the principal cities of the world



SELLING YOURSELF TO THE BOSS

By FRED E. KUNKEL, Business Counsellor,
Woodward Bldg., Washington, D. C.

Credit as a profession is in its infancy. Gradually there has been developed subconsciously a keener appreciation of the importance of the credit department to any business organization, a feeling which has been hitherto relatively non-existent and more or less submerged in the broader principles of merchandising. It is now becoming recognized as a foremost importance in the stability and success of any business enterprise, since upon the wise extension of credit, the able handling of accounts, and the efficient collection of debts, depends the financial structure of the institution. For this reason credit management is being put on a more scientific basis.

The credit department is not only the performer of an indispensable service, but a conservator of profits as well. If the credit manager has an eye for organization and co-ordinates his activities with all the other various departments of the business, he can not only increase the smoothness of his own daily routine, but produce also that type of unselfish co-operation which should characterize and control any well-managed business.

SUCCESSFUL CREDIT MANAGEMENT

The all-important function of the credit manager is constructive management in building up his own organization and in directing it successfully. This means that he must organize his own department into groups and sections, with responsible persons in charge of each, who are sold to his ideas and are working with him to make them effective. If he has responsible assistants, responsible to him instead of to some other person who cannot appreciate the relationship between the initial transaction in opening the account and the final analysis of that account—which means an account fully paid and in balance within reasonable time—the credit manager can keep on top of his job.

The work of the credit department is extremely serious, delicate and important. Its functions should not be unreasonably interfered with or unduly hampered. The credit manager should be given full authority and responsibility. Given this it is up to him to live up to his reputation as a manager who can produce results. If the credit man can sell the boss service and make him realize the importance of the credit department, he has made a distinct forward step in business-building. In fact, unless the credit manager receives due recognition he cannot do efficient work, nor can he grow with increasing obligations shouldered upon him.

SELLING EXECUTIVES

Once the credit manager has sold the executives on the importance and good work of the credit department, very much that may have hitherto been unwise and unprofitable in the granting of credits, will be removed with attendant reduction in overhead through more effective credit organization and more efficient methods. In fact, many executives even in this modern day, still look upon the credit department as a necessary evil and so much deadwood or expensive overhead. Their vision is narrowed to sales, the

magic of selling, and they fail to see the important service this department performs in this very connection. They are blinded more or less to the service rendered the buying public which in fact sells the store's service.

In many cities, in many department stores, there is a tendency to relegate the credit manager into a position of relative unimportance, and to push him into the background in the face of more efficient and progressive store and merchandise managers, who labor under the mistaken assumption that credit managers are mere office overhead and imagine they are the producers, that without them the store would face bankruptcy and ruin.

These misguided egotists fail to recognize retail organization, that organization which as was pointed out in the preceding article, "The Size of the Credit Man's Job," requires co-ordination and co-operation of the right kind, plus recognition of the business principles underlying modern merchandising principles, to-wit:

- (1) Advertising, or well directed publicity and sales promotion;
- (2) Salesmanship, or moving the goods advertised through correct selling practise; and
- (3) Credit management, or the wise extension of credits, the able handling of accounts, and the efficient collection of debts.

CONSTRUCTIVE CREDIT POLICIES

What is needed today is constructive credit policies and the formulation of these methods depends upon the credit manager. It is up to him to constantly preach to his firm the importance of an up-to-date progressive credit department—to show the ways and means of developing such a department, and little by little to plant the seed which will bring forth fruit. In this way he can expand and develop until he has reached those ideals which he has imaged and set out to accomplish.

The credit manager must point out to executives the importance of having the credit department on the same business basis as an up-to-date progressive store, that the one is impossible without the other. He has the opportunity of not only becoming as large a selling force as any other one individual, not only the same opportunity of making his department a public service as any other individual department, but even become a much larger selling factor in his personal contact with the majority of the buying public—credit customers.

It is to the credit department that the best of your customers come, and they are even more apt to come there first—perhaps from the very department where they select their merchandise. If their impression is favorable and they receive courteous treatment—if they leave your department feeling that they have gotten the attention and deference due them, not only do you sell that order which they have purchased, but you sell their friends as well, and through them other friends. Favored treatment by the credit depart-

ment and the judicious dispensation of credit of the right kind, creates one big wave of advertising for the store and so inevitably redounds to the advantage of the credit department.

ARE YOU A SELLING FACTOR?

In order to sell yourself and your department you must yourself be sold—sold on your own ability and the service which you can render. You must have implicit confidence and a high regard and respect for your job. The only way you can develop into being the thing that is most valuable to your concern, is to have a great regard for your own job and an ambition to make the most of it. If you don't feel it has all the honor and dignity attached to it that any other job in the store has or should have, you cannot put the same energy and constructive thought into it that you could if you were sold on your own department and its worth to the business.

The merchandise manager may stage sales and show large returns. He is complimented. But you have to take care of the charge accounts he creates and of clearing the ledgers of any bad debts which his activities may bring into the store. Be sure that when you put them on your ledger that the accounts are real constructive credit. No matter how much merchandise the store may sell, if the accounts are not properly opened, guarded and collected, the merchandise manager is staging bankrupt sales.

SERVICE TO THE BUYING PUBLIC

In all of the many varied relations with customers, in every detail of service in connection with the account, the credit manager makes a direct connection. If the customer should lose her identification coin she comes to him for protection. If there is delay in authorizing a charge or in making a delivery, she sees the credit man. If the bill is incorrect, if there is any delay in adjusting the account, if there is any complaint, she sees the credit manager. If the bill does not arrive promptly with other bills, or if the customer receives a bill for something which has been returned, the trouble is directly traceable to the credit man.

If an account gets behind, the credit manager gets after it. If there is any limit placed, raised or lowered, the credit man knows about it. If a customer is lost through poor service or inefficient salespeople, the credit manager is the first to find out about it. If a customer seems about to be lost, it is up to him to bring that customer back.

Use these weapons to show your teeth. Credit men used to be called the "sales killers"; they used to have vinegar in their veins and think every customer was a "dead beat" if he failed to "pony up" on time. But with the modern vision of service they have become more human and realized the selling force which they wielded in every progressive organization, just as much as the sales force itself.

TOOTING YOUR OWN HORN

If you can stage sales like the sales manager by an actual showing, you can begin "tooting your own horn" to good advantage with the chief. If you can make a satisfactory showing of credits wisely extended and accounts well handled and ably collected, you can get in for your share of

compliments just as much as any other store executive. It's your move.

You should keep a careful system of daily reports, with weekly and monthly summaries, and keep these records from month to month and year to year, for the purpose of staging a creditable showing for your department in the way of graphical presentation or arraying statistical facts in formidable array. Figures convince and facts prove.

Whatever figures may be compiled by other departments, you should keep in close touch with them and the relation they bear to your department. You should compile detailed figures and statements as to the number of active accounts, the number of bills sent out each month, the number of inactive accounts, the number of accounts handled by each ledger or billing clerk, the number of accounts in each group or section, the number of slips to each, the average number of items to a slip, the number of claims or percentage of monthly bills, the number of adjustments and complaints handled each month with summary of results, an analysis of all accounts and claims, etc.

You should tabulate the percentage of returns and compare them with gross sales. You should carefully watch the number of transactions taking place daily, month in and month out for comparative purposes. This is essential under present conditions. You might even construct a barometer as an indication of business tendencies.

Daily, weekly and monthly charge sales, with comparative collection figures, are essential for the guidance of the credit manager, together with comparative corresponding balances and percentages of increase or decrease. Figures of this character should be prepared and carefully preserved in a loose-leaf binder, or in a folder in your personal file. A compilation of the different classes of accounts handled may also be valuable.

Records of the number of new accounts opened daily, of the results of conferences with new customers and old, plus other data affecting service should be drawn up and kept. The effectiveness of your system of charge authorization should be recapitulated and concretely demonstrated.

It's UP to You

Any plan or method which tends to increase the service and efficiency of your department should be taken to the boss for his approval and immediately installed, assuming, of course, that you have well prepared and laid your plans in advance, weighing all things in the balance. Give constant thought to ways and means of increasing the efficiency of your credit department and get your chief to see things your way, to get your point of view by diplomatic salesmanship. In this way you will not only get praise from your customers, but also praise from your chief as well, for through your customers will you be known favorably far and wide so far as the influence of your store dominates.

Aim to secure the respect and confidence of your customers. Make service the keynote of your organization and build it up on that foundation. The credit department is a great business-builder if you can create the proper atmosphere. In giving unselfish service to the customer you develop your business and put it on solid ground. **It's up to you!**

SPOKANE HAS ANNUAL MEETING

At the close of the most successful year in its history, the Retail Credit Men's Association of Spokane, Wash., held its annual banquet on Thursday, January 20th, at the Davenport Hotel. There were 103 members present. Frank Shockley, the retiring president, and Secretary N. M. MacLeod, in their reports to the association, told of a 40 per cent increase in membership during 1920 as compared with a 25 per cent increase during 1919. Thirty-seven new members joined the Spokane association during the last year, and the total now numbers 126. President Shockley boasted that Spokane has the largest membership of any city of the same size in the United States.

The association elected Harry E. Rich president for the ensuing year, and Mr. Shockley presented him with a fine new gavel with which to bring to order those credit men who are want to tell their latest "good one" during "business hours." J. Frank Jefferson was elected vice-president and George H. Greenwood, treasurer. N. M. MacLeod, whose credit reporting system has the good ones sorted from the bad, was re-elected secretary. W. G. Ramage and A. M. Murray were elected to the board of trustees, the hold-over trustees being Frank Shockley, C. F. Roadnight and V. G. Shinkle.

Deputy Prosecutor J. Emmet Royce entertained the banqueters with stories of Clancy and Kennedy and music was furnished by the Davenport ladies quartet and the Davenport orchestra under the able leadership of Leonardo Brill.

Mr. Shockley told of the excellent results accomplished by the membership committee, the legislative committee, the membership acquaintance committee, the publicity committee and the executive committee. The publicity committee, during the year, secured 160 inches of reading notices in the Spokane papers and one big display article, and two editorials in the Spokane Chronicle. Good results were reported for the collection letters and the collection stickers furnished by the association.

Announcement of arrangements for the Northwest Conference of Retail Credit Men was made and Spokane is expecting a large gathering of representative credit men on February 23 and 24.

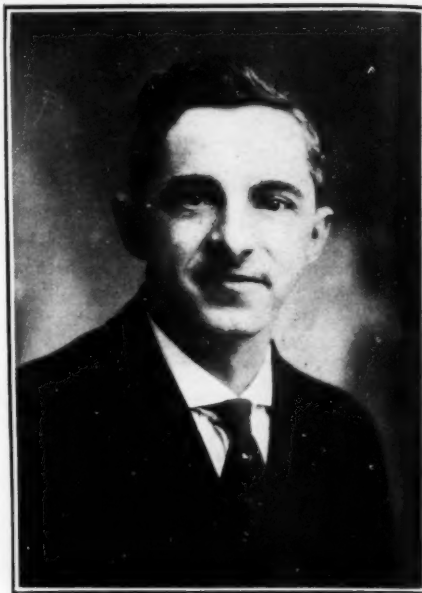
Secretary MacLeod reported the average attendance at the Wednesday luncheons as 47, but stated the average for the last three months was 54. There are five members who attended fifty of the fifty-two luncheons during the year and sixteen who missed less than ten meetings. He reported good results attained since the members started reporting all insufficient fund checks and fraudulent checks.

Two members of the association died during the last year, Jay Yeomans and P. H. Burman.

FROM ST. LOUIS

Party using the name of M. E. Williams cashed a check marked on the Savings Dept., National City Bank, Memphis, Tenn., Pass Book No. 7631, on blue check for \$50.00, 12/16/20, with memorandum, Good only when properly endorsed, written across the face. E. M. Levy, Paying Teller.

Said check returned to store, protested. We later got in touch with the bank, and we were informed it was a forgery.



HARRY E. RICH
of McCrea & Merriweather,
President Spokane Retail Credit Men.

ROBERT W. JONES MOVING FAST

The National Office would like to learn the present address of Robert W. Jones, formerly of Fort Smith, Ark.; Memphis, Jackson, Miss.; Meridian and other southern cities. He is of medium stature, about 5 feet 7 inches, 35 years old, 150 pounds, rosy complexion, silvery blonde hair, married, has a boy about 7 years old; wife is brunette, about 27 years old and good looking.

This party's address is wanted by a number of members, and we ask your special co-operation in locating him.

HERE IS A GOOD ONE

The National Office would like to locate J. Collins, formerly 804 Ewing Ave., Toledo, Ohio. Moved from there about November 2, taking his household goods, including a walnut case player piano, No. 46700, purchased in Cleveland, Ohio; also said to have two Grammm-Bernstein Motor Trucks, in which the goods were moved. Members are asked to put forth an extra effort to locate Collins.

Special information on file at National Office concerning the following:

Opal Goldsberry, formerly an army nurse in France.

Chester Meadows, formerly of Valparaiso, Ind., supposed to be in Battle Creek, Mich.

Miss Anne C. Afdahl, formerly of Sioux Falls, S. Da., and Sioux City, Iowa.

CREDIT CO-OPERATION BETWEEN THE BANKER AND THE RETAILER

By CURTIS J. BEARD
Cashier New Netherlands Bank, New York.

This is the thirteenth of a series of topics arranged by the Educational Committee of New the York Association—
Mr. Joseph B. Auerbach of Bloomingdale is Chairman of the Committee.

The theme of co-operation is so constantly harped upon and so thoroughly understood by thinking men that it would seem as if nothing new along this line could be brought before a body of up-to-date business workers, such as you are, which would either interest or instruct. Consequently you won't be disappointed if you hear nothing but old stuff from me.

My wife wanted to save you from this, and tried to get me to decline your Educational Committee chairman's invitation, knowing what a punk speechmaker I am, but Mr. Auerbach got me all puffed up with conceit by telling me how highly my friends (or was it my enemies?) spoke of my ability to handle the subject assigned to me, so I wouldn't listen to what my wife said this time, and now you must suffer.

It is, I believe, generally conceded that united effort in any line of endeavor is more effective than unorganized effort, even though such unorganized effort may not be antagonistic within itself.

Probably the most quoted instance of the advantage of unity of action over separate action in recent years is that of the success of General Foch against the Germans, as compared with the tragic ineffectiveness of the Allies before the command was centered in him.

To illustrate the fatal effect of lack of co-operation: Pat and Mike were working on the edge of a high cliff, Pat with a pick and Mike just moving things around. Something happened to throw Pat off balance and he fell over the edge, still holding the pick-handle, and the point of the pick providentially caught on a rock or root, thus suspending him in mid-air. Mike made a grab for him, but caught one of Pat's ankles just in time to be pulled over too. Thus Pat clung to the pick and Mike clung to Pat's ankle. This might be called co-operation, but these men were individualists, and Pat promptly called to Mike, "Leggo me fut, or I'll hit ye with this pick!" "Och," says Mike, "If ye hit me with that pick, I'll niver spake to yez agin!"

Co-operation between banks and retail credit men: It seems to me there should be complete co-operation, and as far as I know there is quite a free exchange of information between them, and the bank credit men of my acquaintance are glad to join forces with the retail credit men in any work that will make for better business conditions.

Meetings, such as this, are the most valuable aids to the co-operation of retail and bank credit men. How else can we so well judge what to do or say under any set of circumstances as when we feel the confidence of real acquaintanceship with those with whom we are dealing?

There is an organization of bank credit men within the National Association of Credit Men (the old association, sometimes called the "wholesalers credit association"), which organization is known as the Robert Morris Associates. The Robert Morris Associates have a meeting every

little while, preceded by a goodfellowship dinner, at which they discuss in informal and friendly fashion topics of interest and value. *At the last meetings I have attended they have had men from various lines of business outside of banking address them and answer questions, to mutual interest and advantage. I don't know why it wouldn't be a good thing for representatives of this association to meet with the Robert Morris Associates some time and discuss our mutual problems.

In giving information about a depositor, of course, the bank credit man must be reasonably certain the inquiry comes from a person or concern entitled to the information, and must be guided by the wishes of the depositor as to the giving of information. We have had depositors who did not want information given to anybody for any purpose. In more than one case I have explained to the depositor that this might be construed unfavorably by an inquirer who might know we had the account, but the answer was "Never mind—give absolutely no information."

Banks have a great many inquiries over the telephone, and I have heard of banks who would give no credit information over the telephone. Of course, we must be reasonably sure such inquiries come from reputable houses, and having satisfied ourselves of that, we are glad to go out of our way to satisfy the inquirers.

My experience the other way 'round—that is in going to the retail credit men for information—has been, I think, uniformly favorable. I have found retail credit men—and, indeed, credit men in all lines of trade—very courteous and accommodating.

A number of bank credit men have spoken to me about the youth and inexperience of many of the investigators who are sent out by retail houses to make credit inquiries. Some of these youngsters are probably bright enough to do fairly well at such work, but a bank man cannot feel the confidence in opening his files to such an enquirer that he should be able to feel in order that the inquiring house may get information of the greatest value.

Even a more experienced investigator, however, must have his facts right in order to get the desired information with the least possible annoyance and delay, and here the office force of the retailer frequently is at fault, most particularly in connection with women customers. Here is an illustration given me by our friend, Dahmer: A concern neglects to ask a woman the way she signs her name at the bank, and present a slip bearing the name Mrs. J. Smith, whereas the account is Mary Smith. The right file is ultimately found by going over the information on all the Smiths down to Mary Smith, wasting the time, of course, of both the investigator and the bank man.

We are careful to compare addresses in answering inquiries, so as to minimize the danger of

the fraud perpetrated by swindlers who buy under other people's names.

The bad check evil is one which vitally affects us all, and there cannot be too close co-operation between banks and retail credit men tending to repress it. Your bulletins are valuable, and we always give them particular attention.

In taking new accounts we endeavor to avoid the business of persons who give any indication of being undesirable depositors, but in various ways a few objectionable accounts get on the books of every bank, and the N. G. check is always with us.

Of course, no bank can prevent attempted forgeries, nor can the bank's depositors, although carefulness in handling checkbooks and filing away cancelled checks will help to keep them down.

Even that would not prevent the uttering of "fake" checks against non-existent accounts. I heard of a case lately where a man called at rooming houses, looked through the rooms and gave fake checks in payment of advance rent, merely for the purpose of getting a chance to pick up any small articles of apparent value as he went through the houses. And he "got away with it" in one case at least.

Of course, you all know that checks from strangers must be handled with care and no goods delivered till the checks are known to be good. In this case the would-be customer must be considered guilty till proven innocent! On the other hand, a customer should not **always** be viewed with suspicion because his check comes back **once** marked "Not Sufficient Funds." Mistakes occur innocently, which put a mighty bad appearance on an honest transaction; but if a man's checks come back more than once marked "Not Good," it is reasonable to assume that he is at best too careless about his payments.

I think banks should be frank with credit men who seek information about such cases, so that all parties to them may know the truth and exactly where to place the responsibility.

Speaking of frankness, I feel, and I know all bank credit men feel, that the confidential nature of credit information should be emphasized. I have not heard of many cases where the bank credit man's confidence has been abused, and I am sure that all you gentlemen would use with discretion the information imparted by the banks, yet there have been cases where stores have not used entire discretion in denying credit and banks have been caused embarrassment, if not danger of damage suits.

In getting ready for this meeting I availed myself of the offer of the chairman of your Educational Committee, Mr. Auerbach, to give me some points which I could touch on that would enlighten retail credit men about bank questions of interest to them. I think I can do no better than to quote his questions and answer them as best I can:

1. Which is preferable, mail or personal reference inquiries? Submit form of inquiry which you would recommend for use by the retailer that will give the latter the information that he needs and one which the banks generally will be willing to answer in detail. Answer: Personal reference inquiries, most certainly. Frequently there are points which it is difficult if not impossible to cover properly in a letter. I think all banks have depositors they would rather not

have. No bank **wants** to write a letter which would injure a depositor, nor say anything which would injure a depositor, yet there are many cases where the bank credit man wishes to speak justly, but guardedly and most carefully, for the benefit of all concerned, and in such cases letters would not answer at all.

I think banks would generally be willing to give the information called for by the following questions:

How long have you had the account?

Is it a satisfactory one?

Is the depositor a person of means?

Do you feel that he or she is worthy of credit?

Does his or her address on your books agree with the following address?

I see no objection to asking whether the bank knows anything against the subject of the inquiry. You might or might not get a direct answer to that.

2. How should the 'phone inquiry be handled in order to develop as complete information as possible? Answer: I have already mentioned the 'phone inquiry, and can only add that the form of the inquiry should take about the same form as that indicated for an inquiry slip. The inquirer should, of course, try to be exact as to name and address before calling up the bank.

3. Where the customer is to pay C. O. D. delivery by check and she is unknown to the store, before authorizing acceptance of this check, the bank naturally is to be communicated with, usually over the 'phone. In order to safeguard the store's interest, how should this bank interview be handled? What information developed?

Answer: In calling up a bank about the check which the inquirer has in hand or promised for a C. O. D., the person calling should state that fact and state the name and address of the depositor clearly and accurately. Banks will not guarantee the payment of a check in such cases, however, as a rule. The bank will probably reply that they have such an account which is in funds for the amount of the check in question at the time of the inquiry. If the account is a good one, something to that effect may be elicited by asking a question on that point. Wherever possible, it is safer to send a representative to the bank and get face to face information in this case as in the case of any other credit inquiries.

4. Where bank advises no account, either through their error, the customer's error, or the inquirer's error, how should this be handled in order to develop the proper information without injury to the bank's relations with its customer?

Answer: I think you will find that where there seems to be no account in the bank in the name asked about, the bank will state "there seems to be no account," and that "probably some mistake has been made," and will suggest that the inquirer make further investigation. Of course, the retail house should handle its customer in about the same way, unless certain that a fraud has been attempted.

5. Bank advises check short, or against uncollected funds, or account closed: ditto. Answer: The bank should, of course, be reasonably certain before it states that a check is short, drawn against uncollected funds or for any other reason cannot be paid. Mistakes, however, will occur, and the best that can be done seems to be to use the words "appears to be"; as for instance "check appears to be short" or "account appears

to be closed." This is probably skating on rather thin ice, but there are risks in every business which cannot be avoided.

6. Husband signs for wife as agent. What does this usually indicate and how should the retailer treat an account which discloses this situation? Answer: I consider it a danger signal when a husband signs as agent for his wife. It generally means, I think, that he is covering up his assets, if he has any, or trying to avoid the payment of old debts. A husband may properly sign a check as attorney for his wife, but the use of the word "agent" does not seem to be so innocent. Of course, it may be, under some circumstances, innocent enough; as for instance, a husband looking after the real estate which belongs to his wife personally. Husbands and wives sign frequently as attorney for each other under a Power of Attorney lodged with the bank, merely as a matter of convenience for both and with entire propriety.

7. When an account is carried by an individual as "attorney," although all the evidence indicates that the money is the drawer's, what does this usually indicate? Answer: A previous answer, I think, covers this question. If the evidence indicates that the money is the drawer's, although he signs as attorney, it seems to be a case where he is trying to put his money beyond the reach of creditors.

8. What information has a bank on a non-borrowing account? Answer: On non-borrowing accounts a bank notes the name of the introducer, if any, and the information developed by the inquiries from the introducer or from references given at the time of opening the account. Later on as matters of interest are noted in connection with any depositor, a notation of such matters is made. Frequently, however, there is very little to indicate the financial responsibility of the depositor outside of what may be inferred from the size of the account or the way it is conducted.

9. What information, references, etc., does a bank require for opening a small personal account? Answer: A bank which carries checking accounts requires in every case an introduction by, or reference to, a presumably responsible person, and it prefers to have two or three good references so as to feel really acquainted with the depositor from the start. The bank will also want to know the business and home addresses of the depositor and the nature of his business, if any. In a large proportion of cases the bank gets a commercial agency report.

10. When a bank says an account is: (a) small, (b) satisfactory, (c) fair, (d) large, (e) liberal, how is the retailer to interpret this? Answer: The bank's idea of the size of its accounts depends on its size and on the kind of business it does. If its accounts are largely personal or are from small retailers, the bank would probably refer to an account carrying a balance much less than \$500 as small; from \$300 to \$400 up to perhaps \$600 or \$700 fair; from that up to a thousand or more, good, etc. A large bank or a bank whose accounts are largely those of manufacturing concerns, let us say, or wholesalers, would probably consider any accounts under a thousand small. In the case of the National City Bank and Guaranty Trust Co., their idea of small would be a good deal higher than that. The word "liberal" is rather vague, and I do not

remember using that word in describing an account. I should say if used, however, it would be complimentary to the depositor.

11. Or where a bank says good for (a) moderate, or (b) reasonable credit, or (c) requirements: ditto. Answer: This seems also to be somewhat a question of the size of the bank or the character of its business. Generally speaking, my thought would be (a) moderate credit is rather limited (b) reasonable credit would indicate confidence in a depositor, but that in this case the line of credit might be limited somewhat, and (c) good for requirements would indicate that the customer is not likely to ask credit beyond reason and is able and willing to take care of whatever he asks for.

12. What is the meaning of "protest" or "no protest" on notes, drafts or checks? Answer: The protesting of a note, draft or check is the presenting of it at the place of payment by a notary public and the notifying of all parties to the item,—that is, the maker and all endorsers—by the notary public that the item has properly been presented and has for some reason not been paid. It is not in this state legally necessary to protest an item in order to hold the maker, but in the case of a note it must be protested on the date of maturity if not paid, in order that the endorsers may not be released from their liability. Notes, drafts and checks are sometimes protested, nevertheless, as a preliminary to bringing action against the maker, even though there are no endorsers to hold, because the notary's certificate of protest is good evidence that the item was properly presented and not paid upon presentation.

13. In the event of the death of a husband on an account carried jointly with the wife, does that stop a wife from making any withdrawals? Answer: In this event the wife is stopped from making withdrawals according to the latest information I have, unless it can be conclusively shown that the money in the account is her separate property. The law, I believe, has changed two or three times in this respect, but this is my understanding of the present situation, and we hold the balance in such a case until a representative of the estate of the deceased gives consent to turning it over to the survivor.

14. In the event of death, does that stop the bank from honoring checks drawn prior to such death, but presented after it? Answer: Yes, but the bank cannot be held liable for checks paid after the death of the drawer, provided the bank does not know of such death.

A good credit man has to be a little of everything—lawyer, collection agency, arbitrator, and so on. The Bulletin of the National Association of Credit Men recently contained a story somewhat as follows: A traveling salesman for a city jewelry house sold goods to a country merchant. The goods were promptly shipped and the country merchant as promptly responded with the statement that he would not pay for them because they were not as represented, and with a request for instructions as to how they would prefer to have them shipped back. The city house stood their ground and sent a draft on the country merchant to the village bank for collection. The draft was returned unpaid without comment. The village postmaster was written to, and he replied that the country merchant was

good for his requirements. A draft was then sent to the village postmaster, with the request that he turn it over to a reliable lawyer for collection. This brought a reply about like this:

"The undersigned is the merchant to whom you sold your worthless goods. The undersigned is the president and principal stockholder of the bank to which you sent your draft for collection. The undersigned is the postmaster of whom you made inquiry about the undersigned. The undersigned is the lawyer whose services you tried to enlist in your nefarious business. And if the undersigned were not also the pastor of the church in this place, he would tell you where to go."

"Co-operation." It is a word to conjure with. It stands for that which has made possible all the great achievements of the ages. It is but a shorter way of expressing the golden rule, for without the do-as-you-would-be-done-by spirit of that greatest rule of human existence there can be no true and effective co-operation.

The spirit that must control us in our dealings with each other can be no better expressed than in Berton Braley's poem:

"Business is business," but men are men
Loving and working, dreaming,
Toiling with pencil or spade or pen,
Roistering, planning, scheming.

"Business is business," but he's a fool
Whose business has grown to smother
His faith in men and the golden rule,
His love for a friend and brother.

"Business is business," but life is life;
Though we're all in the game to win it,
Let's rest sometime from the heat and strife
And try to be friends for a minute.

Let's seek to be comrades now and then,
And slip from our golden tether;

"Business is business," but men are men,
And we're all good pals together!

FROM DULUTH

We wish to advise you concerning a bad check operator who worked Duluth this week, using the name of George Lyle.

He is a man of about 5 feet 10½ inches, weight about 165 pounds, light or medium brown hair, dark grey eyes, rather ruddy complexion and rather sharp nose.

Said he was a carpenter and was dressed as a prosperous working man might. He was accompanied by his wife and a little girl of seven or eight years of age. They came to the city, established a residence and waited while victims telephoned his landlady.

Checks are possibly made out by the wife, while he endorses them. Wife and child were with him when he cashed checks here in Duluth. The woman was about 5 feet 7 inches, rather stout, medium complexion and square features.

A warrant is ready to be served if he can be apprehended. He was unable to produce his union card, as he was in just before six o'clock and claimed to have dressed in a hurry, so that he could get down with his wife before stores closed.

IOWA RETAILERS SEEK ADDED DEBT PROTECTION

Married men seeking credit would be benefited, as well as the retail merchants of the state, if the bill which will allow creditors to garnishee up to 10 per cent of the salaries of married men goes through the 39th general assembly, now in session here at the State House, merchants declare.

Such a measure has been talked of among the state retailers for some time. Merchants admit they often hesitate to extend credit to married men whose credit records are not first class, simply because they have no recourse in case of delinquency. If the merchants knew there was a possibility of collection in case of non-payment of debts, they say they would frequently feel freer to allow charge accounts to be opened.

The present law exempts the salary of married men from garnishee, except where at least three months' salary is found accumulated. At the last meeting of the Iowa Retail Dry Goods Association, the bill was discussed by members from various parts of the state and heartily endorsed.

WHO KNOWS WILLIAM G. GUTERMAN?

William G. Guterma, formerly of Harrisburg, Pa., age 37, medium height, dark hair, squared jawed and smooth shaven, wears U. S. service button; has crossed scar on head, noticeable when hat is removed. The National Office wants his address.

FROM DENVER

It might be well to run in the next issue of the Credit World a general warning regarding H. W. Hayssen, alias W. W. Hayssen, issuing checks on the LePanto, Arkansas banks and various other Arkansas points.

He hailed from Mississippi, we understand, and worked various southern towns, including Memphis, Tenn. He is a young man and claims to be representing some pottery company. He came to Denver in December, put over one check; we caught him, but owing to the fact that he had a wife and young baby, no prosecution followed. He was allowed to pay out on the check. However, after taking care of the first check he put over, he seems to have run about fifteen others. His plan is to post-date the checks 1922, which usually is overlooked by the credit man at the time.

This party should be picked up somewhere along the line. We understand he left Denver for Kansas City. He is, no doubt, working in vicinity of St. Louis and Chicago at this time. Notify National Office if he appears.

FROM GALVESTON

A man claiming to be a representative of O. J. Gude Co., advertisers, purchased a bill of lumber which was ordered held for future delivery. A check was given for the amount of the bill. On the strength of this business transaction, the lumber concern cashed his individual check for \$25.00. Both checks were bogus.

Established in 1907 on the Rock of Service

The Hickox System

BESSEMER BUILDING

PITTSBURGH, PA.



Collects Profit and Loss Accounts

Everywhere

For 50 Per Cent

NO OTHER CHARGES

WRITE FOR SPECIAL RATES ON ACCOUNTS LESS THAN
ONE YEAR OLD

Over 9,000 References

MEMBERS:

*Retail Credit Men's National Association
Retail Credit Men's Association of Pittsburgh
Cleveland Retail Credit Men's Co.*

*Commercial Law League of America
Kiwanis Club
Pittsburgh Chamber of Commerce*

A LEGEND

Back in the Fall of 1907 there was born an *Idea*—that collecting past due accounts by Personal call was the most satisfactory way of getting money.

This idea, then, became the father of the first purely personal call System in America.

High-class salaried adjusters were sent into nearly every State in the Union. Sometimes they would get as many as nine collections out of every ten interviews.

Remarkable?

Not when you consider the knowledge these trained men had.

The sum total of this knowledge equals what is now at your disposal.

This System doesn't guarantee Personal Call Service everywhere—it couldn't do that—but it maintains collectors in many important points.

Can you afford to let February go by without trying this system?

You may learn that you cannot do without it.

Just mail The Hickox System, debtors' name, address, date of bill and amount—

TODAY !

ADDRESS OF D. J. WOODLOCK
TO THE NATIONAL ASSOCIATION OF
DYERS AND CLEANERS
CONVENTION

St. Louis, Jan. 19, 1921

Gentlemen:

I am, indeed, glad to meet you and have a little heart to heart talk about Credits. I understand the keynote of this meeting is Standardization, and surely there is no branch of your business that requires to be standardized more than your credit department, not in the same sense as you use the term standardization in connection with the mechanical end of your business, because in granting credit it would be impossible to have a fixed standard for all applicants. There are too many things, such as the policy of the firm, location, desire for new business, etc., that enter into the granting of credit; but, you can have uniformity of thought and action so as to impress the customer with the fact that when you give them the privilege of a charge account you are reposing a trust in them and that you will insist upon their doing their part in paying their bills promptly, and if they fail to "tote" fair with you they cannot go down the street to another dyer and cleaner and open an account. When you are endeavoring to collect a past due bill they cannot tell you they will take away their trade because so and so gives them all the time they wish and never sends a collector or a dun.

The organization of which I have the honor of being the executive head has in mind the Standardization of Credits, by enrolling in its ranks every retail credit granter, organizing local associations in every city in the country, and encouraging uniform thought on matters pertaining to credits and collections. We organize to co-operate, we meet to educate, we mingle many minds, interchange thought and learn from one another. The whole plan is based upon the idea that in granting credit there should be no competition. We realize that in merchandizing, competition is the life of trade, but it has no place in the credit department.

No matter what your hear about the advantages of a cash business, you can rest assured that credit has come to stay, and that it is now a part of the life of almost every American citizen. No really large mercantile business has been builded without it, and our great desire to reach out for more trade has caused the general public to ask for and expect credit. Properly granted and properly handled, credit is a good thing. It will bring you trade you would get in no other way. The only danger lies with the merchant himself or the credit man in allowing credit to be cheapened, trust abused and terms to be made elastic.

Fully 50 per cent of the applicants for credit in your business have no tangible assets. They have nothing but personal reputation and past experience. All the Agency reports in the world would only confirm what you already know, what you want is the ledger information from others where this party has an account, and how can you get that unless by a standardized system of exchange.

Do you know what percentage of your business your credit department is carrying? Is it 25 per cent or is it 80 per cent? Have you ever thought what effect the loss of all your credit

business would have in your business? It might mean **failure**. How much of your capital is tied up in outstanding accounts? The rapidity with which you collect your accounts is an important item. Have you ever thought of analyzing or standardizing your system of getting out bills and following up your collections? A large retail shoe merchant once told me he could afford to sell every man and woman in his city a pair of shoes on credit if he had an efficient system of following up collections. He was relying upon the volume of sales to take care of any loss and basing his statement on the fact that 99 per cent of people are **honest**.

Scientific standardized office management is effort directed to attain maximum results with minimum labor and expense. It means you have analyzed your business and are getting the most out of your credit department.

A successful merchant once told me he based the value of his credit manager upon the "maximum of sales and the minimum of loss," indicating a credit man must be a business promoter as well as a judge of character, and the successful credit man today is familiar with every detail of the business and realizes the importance of his department as compared with the whole. He is constantly on the alert to develop new methods, keep in touch with the times, get away from details, and take time to do constructive work. The service of the credit department to the business is of vital importance. If the methods are cumbersome or the equipment poor, the entire business suffers.

I believe the matter of making people good credit is largely a matter of education, having your customers to understand your terms, and know they must live up to them or have their account shut off. Many well meaning people have been made undesirable because weak-kneed merchants were afraid of offending them by asking for their money when due. As an example, when the department stores made their ruling about the return of merchandise, hundreds of accounts were closed by charge customers who had been accustomed to imposing upon the store, but after they found every other store had the same rules, they changed their tune and the "Return Goods Evil" was stamped out. With a standardized credit organization you can accomplish the same thing and save thousands of dollars in bad accounts. To my mind, the city that has no credit association or no organized effort on the part of merchants to co-operate on credit matters and exchange ledger information is a standing invitation for the dead beat and undesirable to come and settle down and not settle up.

The old theory was to shift all the undesirable accounts to the other fellow, but we soon found we got back as many, if not more, than we gave, and when we paused to analyze the situation we must realize the thing to do is to get together and eliminate this class before they get on our books. It can't be done by shutting yourself up within the four walls of your office. No, we must organize, meet one-another, become friends, exchange confidences, and forewarn each other of the danger of trusting those who had proved to be unworthy. Invariably when credit men of an unorganized community get together they find the habitual bad account is on the books of all. But we usually know the habitual. The fellow we want to guard against is the one who

was good yesterday, but because of misfortune, gambling, divorce or over-buying, is not good today. How can you stop this class unless by exchanging information.

And the educational feature of organization must not be lost sight of. When we meet others in the same line of business, mingle many minds, exchange experiences, we are sure to learn something, and by united action can remedy the evils that may be hampering our progress. Matters of legislation, for example, that probably could not be handled in any other manner.

A Retail Credit Men's Association supporting a central bureau or clearing house (either privately or merchant owned), for the exchange of ledger information, the members meeting regularly and discussing their problems, is the distinguishing characteristic of an efficient organization of retail merchants.

An analysis of the profit and loss accounts of retail merchants does not show they are the result of dishonesty. As a rule they arise from extravagance, neglect, misfortune, ignorance and indifference and friendly exchange of information, and insistence upon prompt payments, uniform thought and action among credit granters can prevent many well-meaning persons from getting into the undesirable class.

Think what it would mean to retail merchants to have the credit men of every city organized into local associations, linked together by the National Association, working in harmony to eliminate the undesirable, prevent extravagance, encourage prompt payments.

The moral effect upon the credit seeker would be worth many times the membership dues in such an organization; and the merchant who does not support the credit association of his town, who does not insist upon his credit managers attending the meetings of that association, who does not give freely and ungrudgingly of every bit of information he has regarding his charge customers, is a barnacle on the ship of progress. He has not learned of the wonderful possibilities of mutuality, of thought, unity of action and constructive co-operation.



Finger Pad

Wherever business is "picking-up"—Marsh Hygienic Finger Pads are sold and used.

Indispensable to office-workers. Prevent errors in handling tickets and money. Protect fingers in typing and filing. Preserve office records spotless. Do away with the germ-laden sponge.



To show 'em is to sell 'em. The only nationally advertised device of its kind.

Write for price list.

DAVOL RUBBER COMPANY

Established 1874

PROVIDENCE, R. I.

SPRINGFIELD, MO., ISSUES GOOD BULLETIN

Those of you who have not seen the excellent bulletin issued by Secretary J. W. Byng, of the Springfield, Mo., Association, should write him for a copy, and other local associations will do well to follow in the footsteps of Byng.

**Pay
Your
Bills
Promptly**

and be

SQUARE WITH THE WORLD



What Do You Think?

A number of members were so struck with this cut that appeared in the January issue they suggested we use it as a sticker to encourage prompt payment.

We can furnish these, gummed, to stick on your statements, for three dollars per thousand.

We can also furnish this cut at one dollar each. Use it on your past due statements.

RETAIL CREDIT MEN'S NATIONAL ASSOCIATION
SAINT LOUIS

THIS IS HOW PITTSBURG MEMBERS REPORT THE QUESTIONABLE ACCOUNTS TO THEIR CENTRAL OFFICE

RETAIL CREDIT MEN'S ASSOCIATION
Century Building, Pittsburgh
REPORT

As requested, this is our experience with the party named below, whose name you may use in Association List:

- Name.....
Residence Address.....
Business Address.....
City and State.....
1. Amount now owing, \$.....
 2. Amount past due, \$.....
 3. How long past due?.....
 4. Have you brought suit?.....
 5. Have you secured judgment?.....
 6. Have you re-possessed the merchandise?.....
 7. Have you charged off the account?.....
 8. Do you consider the account uncollectible?.....
 9. Does the customer make unjust claims?.....
 10. Does customer abuse the privilege of returning merchandise?.....
 11. Is this a disputed account?.....

Member's Signature

Accounts which are being honestly disputed by the customer must not be reported. The use, or threatened use, of these tickets to coerce customers is not permitted. The source of the information given above will not be revealed, and the fact that a name appears on the List must not be revealed by any member.

TULSA ON THE JOB

A man giving his name as J. C. Lee entered a local printing shop Monday, ordered 500 Cashier's Checks on the Farmers & Merchants National Bank of Roff, Okla. We have the complete co-operation of the printing shops, and this shop immediately phoned the office that they had cause to be suspicious of this man (which is an agreement between the office and the shops). He was to return at 3 p. m. for his checks, and Mr. Squires was on the job at 2:30 p. m. He was evidently a professional, however, for he had a man hire a boy to get the checks, and we traced it back as far as the second man, and nabbed him. A long distance call to the bank at Roff proved that Lee was an imposter, and anyway, we have the checks, the printing shop is \$9.50 better off and a lot of intended victims have been saved.

FROM TAMPA

The career of Katie Baker as a writer of worthless checks came to a close at Tampa when she was arrested as she stepped off the train from Orlando by the authorities of that city acting under advice from Chief of Police Vestel.

Katie was first heard of in Crescent City, Fla., where her operations met with cold suspicion, and she departed for Orlando, which offered, she believed, a more remunerative field. Reports from the various banks of this city and Winert Park develop that her success was more or less spasmodic.

FROM BUFFALO

George W. Chambers, formerly 56 Tillinghast Place, Buffalo, and doing business under the style of the Chambers and Craw Company, 591 Ellicott Square, Buffalo, N. Y. This company was engaged in the security business, selling stocks and bonds. He left this city on or about December 19. He has been in the security business for a number of years, and it is very likely that he would follow this line in whatever town he located. He is described as being 5 feet 8 or 9 inches in height, slender, weight about 140 pounds, dark hair, age 31; has an artificial hand.

Fulerton Boyd, formerly 41 Modern Ave., Lackawanna, N. Y. He left Lackawanna recently with his family, consisting of his wife and two small children. They are traveling in a Ford automobile and are believed to be headed for Gary, Ind., although it is possible that they are going to Florida. He is about 35 years old and was employed in Lackawanna as a steel worker.

Carl M. Staten, formerly 1499 Hertel Ave., Buffalo, N. Y. He was employed as an operator by the Burn Detective Agency in this city, but left recently for parts unknown. He came here from Cleveland, Ohio, where he had been employed as a stock salesman.

FREMONT, NEBR., WANTS MRS. ALLEN BALL

Mrs. Allen Ball, formerly known as Mrs. Ethel Moore, for a time in Fremont, Nebr., from Fremont to Omaha, where she attended Boyles Business College, from Omaha to Grand Island and from Grand Island to Sioux City, Iowa, from Sioux City back to Grand Island, Nebr., and from there we have not been able to locate her, but we are told by a relative that she said Mrs. Ethel Moore married Allen Ball and is some place in California.

AN OLD TRICK

Shortly before noon Saturday a man who had a deposit of \$6200 in the Cedar Rapids National Bank under the name of Charles Boyd walked rapidly into the bank lobby.

There was a long line of customers, but he cut in ahead, saying he was in a hurry, and presented a check to the teller in the first cage for \$6200, the amount of his deposit.

The money was counted out to him.

Immediately after this there came a telephone call for the teller. He was informed over the telephone that a member of his family had been badly injured and taken to Mercy Hospital. He was told to hurry to that institution. This he did.

Boyd, who had gone out through the little lobby at the Third street side of the bank, went to the teller in the third cage and presented a check for \$6000. The teller gave him the money. Then he left the bank and has not since been seen.

It is the custom at the bank when a large amount like this is checked out for the teller to report it to the bookkeeper. He would have done this but for his hurry to get to the hospital.



Better Service with Reduced Overhead—How?

First—By cutting down the time required to secure credit information on "charge takes." This eliminates tedious delays annoying to customers and leaves clerks and aisles free for new customers.

Second—By using a system which insures accurate up-to-date credit information with practically no chance for error.

Third—By using equipment which occupies very little floor space.

Fourth—By using equipment which may be operated by fewer clerks than you now require.

Fifth—By speeding up deliveries, reducing the number of complaints, carrying fewer inactive accounts, and getting correct monthly statements out on time.

You can accomplish all these things by simply installing Index Visible card record systems throughout the store. Others have done so and found it as big a step forward as the tube system over the cash girl.

Index Visible helps to preserve the slender margin of profit in these days of closest pricing and "readjustment sales."

Our folder "Credit Authorization at a Glance" will interest you. Write for a copy and at the same time send us your present card form and size of list. We will draw up an Index Visible card to meet your needs and will quote you prices.



INDEX VISIBLE, INC., New Haven, Conn.

New York
Boston

Philadelphia
Pittsburgh

Minneapolis
Buffalo

Detroit
Chicago

Washington
Cleveland

THE MEMBERSHIP DRIVE

Class "A"		Total
Michigan	8	87
Missouri	26	77
New York	65	69
Pennsylvania	36	61
Texas	5	60
California	34	52
Ohio	11	31
Massachusetts	0	31
Indiana	0	37
Illinois	6	29

Class "B"		
Wisconsin	0	62
Iowa	0	51
Oklahoma	5	36
Kentucky	0	17
Tennessee	10	10
Alabama	0	10
Minnesota	0	9
Kansas	1	2
Virginia	0	2
Louisiana	0	2
Mississippi	0	0

Class "C"		
South Dakota	4	33
Washington	3	16
Oregon	0	12
Arkansas	0	11
Colorado	4	10
New Jersey	1	9
Nebraska	0	7
West Virginia	0	3
Georgia	0	2
Florida	1	2
North Dakota	0	1
South Carolina	0	1
Maryland	0	1
Connecticut	0	0

Class "D"		
Rhode Island	2	16
Vermont	0	15
Utah	1	3
Montana	0	3
Wyoming	2	2
Idaho	0	2
Maine	0	1
Delaware	0	1
New Mexico	0	0
Nevada	0	0
New Hampshire	0	0
District of Columbia	0	0
Arizona	0	0

The first ten days of February shows a good gain in membership. Detroit sent in 45 to help Michigan hold first place. These are not included in above figures.

Michigan still leads Class "A," but Missouri has jumped into second place, only a few points ahead of New York and Pennsylvania, while Texas dropped from second to fifth place. Massachusetts and Indiana were the only states in the class not showing a gain during January.

There was no change in the leaders of Class "B." Oklahoma gained five points, while Wisconsin and Iowa stand still. Tennessee made the best showing, and those who were under the impression this state has reached the limit had better watch the "Peerless One" very carefully. The home state of our President is likely to again lead them all.

Coogan of South Dakota is still leading Class "C." Colorado advanced several points, and from reports coming in from Washington and Oregon, Mr. Coogan will have a race for the leadership during the next few months.

The smallest state in the Union still leads Class "D," but only one point ahead of Vermont. From reports received from the District of Columbia, we expect a new leader next month.

NEWS FROM THE STATE CHAIRMAN

John M. Connolly of New York sent in sixty-three new members, a result of their recent drive, which was interrupted by the holidays. He also advises a new drive will start on February 1st, and it will show the other chairmen that New York is the metropolis of the Credit World.

A. J. Kruse, of Missouri, sent in twenty-five new members and claims to have seventy-five more for which he has not as yet collected. The St. Louis local now numbers over 600 members.

Kansas City sent in eleven new members.

M. T. Coogan, we like to call him the miracle man, as he has done wonders in South Dakota. Every week we receive several from Mr. Coogan, and now have members in thirty-two cities of his State. He has sent out over 2500 letters and applications. So look out for more.

W. B. McConnell, of Pennsylvania, and his committee are conducting a systematic letter campaign, and new members are expected to come in at a lively rate during February. State chairmen who desire copies of Mr. McConnell's letters can have some by writing him at 225 Fifth avenue, Pittsburgh, Pa.

J. A. Anderson, of Arkansas, took advantage of the discovery of oil in El Dorado to get the merchants of that city into the National.

J. R. Truesdale, of Ohio, is all prepared for his big drive, February 21st-25th.

E. R. Suits, of Oklahoma, has resigned his position as credit manager and embarked in the retail grocery business for himself. He expects to have more time to look after our interests.

AMONG THE LOCAL ASSOCIATIONS

On January 13th Secretary-Treasurer Woodlock visited Tulsa, and found much activity in the office of W. A. Rayson, Secretary of the Retail Merchants Association, and J. C. Rayson, manager of the credit bureau. Tulsa has a real live local association, and the merchants are receiving wonderful benefits. Mr. Woodlock discussed Membership Campaign with State Chairman Suits, attended a conference of the wholesalers in the afternoon and a banquet in the evening. Mr. J. H. Tregoe was the principal speaker.

On January 14th Secretary-Treasurer Woodlock was in Oklahoma City. Had a conference with National Director McMullen, attended a noon day meeting of the credit men, and the annual banquet of the Retail Merchants Association in the evening, at which he was the principal speaker. Association secretaries who feel there is something lacking in their organization, would do well to take a few lessons from Mr. A. D. McMullen. "Mac" is the axle upon which the entire retail business of that enterprising city revolves. He has an excellent rating bureau and collection department, but does not stop there, being constantly on the alert to help the retailers who have such confidence in him that his suggestion of a new idea means its adoption. It would be a hard blow to the merchants of Oklahoma City, should they ever lose "Mac."

On January 15th, Secretary-Treasurer Woodlock attended a conference of the Southwest Secretaries Association, at Winfield, Kansas. This association is made up of secretaries and managers of rating bureaus in Kansas, Oklahoma and Texas, and was presided over by Mr. A. D. McMullen, of Oklahoma City, Okla. They talked "shop" and exchanged ideas with a view to having each learn from the other. The majority of the members are active supporters of the Retail Credit Men's National Association, and Mr. Woodlock was given an opportunity to tell what the Association was doing. He expressed the hope they would all become real live working units of the National Association, and encourage their merchants to support this movement for better credits, pointing out that the secretaries who are holding the big jobs, and who have the best organized bureaus, are those who have been active in the work of the Retail Credit Men's National Association.

On January 21st Secretary-Treasurer Woodlock addressed the National Association of Dyers and Cleaners on the subject of "credits." Seven hundred delegates were present at this convention, at the Planters Hotel, St. Louis, Mo.

On January 25th Secretary-Treasurer Woodlock visited Kansas City, Mo., and attended the monthly meeting of that local. Also had a conference with National Director Burris, who is also president of the Kansas City association, which, during the past few months, has made wonderful progress, having an excellent rating bureau, in charge of Mr. M. H. Riley, who has overcome many obstacles in bringing this bureau to its present efficiency. Kansas City now has one hundred members in their association, each

a National member. The meeting was one of the most enjoyable Mr. Woodlock has attended. A programme of songs, written for the occasion, kept those present in rare good humor. A delegation of fifteen were present from the St. Joseph association, and reported they had their rating bureau in full working order, and believed it one of the best in the country.

Both Kansas City and St. Joseph will be largely represented at the Houston Convention, and at the suggestion of Secretary Woodlock a movement has been started to hold a State Conference in either Kansas City or St. Joseph, inviting the credit men of Omaha, Lincoln and surrounding territory.

JOPLIN, MO.

Secretary Woodlock spent January 27th in Joplin and addressed a noon meeting of the Retail Credit Men's Association and Retail Merchants. This enterprising city has a rating bureau in connection with the Chamber of Commerce, and from the enthusiasm of the store owners we feel sure it will be only a short time before Joplin will be in the National map as a recognized local association. K. W. Story, of Christians, is president of the association, and G. Henerson, of Ramsey D. G. Co.; Miss D. H. Chancellor, of Newman's; J. A. Brewer, of the Joplin Furn. Co., are enthusiastic members of the National.

ST. JOSEPH, MO.

The Retail Credit Men's Association, which was organized last year, has made wonderful progress. Their rating bureau is in charge of Miss Namoi Nelson, and giving excellent service. They would not go back to the old regime for anything.

POSITIONS WANTED

Credit man. Sixteen years' experience in retail and wholesale credits and collections in New York City and Chicago. Thorough auditor and accountant. At present employed as credit man in one of largest department stores in middle west. Best of references, including present employer. Desire to make change about March 1st. Will consider \$250.00 per month. Address P. C., care of Credit World.

A high-class credit manager, now connected with one of the largest retail stores, is anxious to make a change. This is an exceptional opportunity for a big store to secure one of the best credit men in the country. It would be impossible for us to recommend him too highly. It is not necessary to confine his activities to credit work alone. He is a store executive and organizer. If you know of anyone in need of a man of this type, address in confidence, D. J. Woodlock, Secretary Retail Credit Men's National Association, St. Louis, Mo.

We are in touch with a number of retail secretaries who have been successful in their present positions, but are looking for broader fields. If you know of any association or Chamber of Commerce who wants a man or woman of this type, address D. J. Woodlock, Secretary Retail Credit Men's National Association, St. Louis, Mo.

BAD CHECKS**FROM NEW YORK**

Check drawn on Fletcher and Savings Trust Co. of Indianapolis, signed C. H. Campbell, 2446 Washington Blvd., reported that several checks have been issued in payment of merchandise.

Described as—age 28 years, 5 feet 6 inches high, 130 pounds, light complexioned; wore blue overcoat and double-breasted blue serge suit, soft hat. If you know him, advise the National Office.

FROM HELENA, ARK.

James M. Adams, 45 years of age, light complexion, brown hair, 5 feet 8 inches tall, machinist by trade, issued several checks on Port Angeles Trust & Savings Bank; married Helena girl, and reported to have left wrist defective, being enlarged.

FROM DENVER, COLO.

F. L. Miller, age 35 years, 5 feet 8 inches, 150 pounds, brown hair, medium complexion, smooth face, slightly stoop-shouldered, quick talker; was contract salesman for furniture and carpets; accompanied by wife and two month's old baby. Mrs. Miller has decided English accent. He claims to have served in English Army, and will, no doubt, apply for position in a large department store. Special information on file at National Office. Advise us if he appears in your city.

FROM PONCA CITY**Ponca City Wants J. R. Gorman**

The Ponca City Retail Association would like to locate J. R. Gorman, a machinist by trade, formerly lived in Oklahoma City, and was at one time manager in Ponca City Foundry and Machine Shop. If you know where he is, notify the National Office.

FROM BLOOMINGTON

J. S. White issued several checks on State Bank of Gridley, Gridley, Ill., who say they do not know him. Description, 35 years of age, 5 feet 8 inches high, medium build, brown diagonal corded overcoat and brown hat; had appearance of being a farmer.

FROM CINCINNATI

Watch for checks drawn in Birmingham, Ala., banks, signed Fred Falkman. Blonde, thirty years of age, German accent.

STILL THEY COME

In the January issue we published a facsimile of a check signed Corral Box and Lumber Co., made payable to M. G. More. These checks were passed in Cleveland and Nashville, and since publication we have heard from New York, Billings, Mont., and San Angelo, Texas. He evidently is a clever artist and working the entire country. Some of the checks are made payable to J. D. Howe and signed Jamisch Mfg. Co. All are on the blank of Farmers Loan & Trust Co. of New York and bear a rubber stamp reading "Certified." We must get this fellow. Send out a special warning and watch for all checks bearing stamp, certified.

NATIONAL OFFICE HELPS CATCH MURPHY**Exhibit No. 1**

Chickasha, Okla., 2:03 P. M., Jan. 26, 1921.
Retail Credit Men's Nat'l Assn.,
St. Louis, Mo.

Man giving name W. D. Murphy here raising and forging checks, taking subscriptions for magazines in name of United Sales Company, 3742 Olive St., St. Louis. Ask them and wire answer. He is medium height, light complexion, medium built.

Retail Merchants' Assn.

Our Reply

Murphy not paid by United Sales Co., St. Louis. Works for J. M. Finkelstein, General Delivery, Paris, Texas. If wanted, get in touch with Finkelstein.

Retail Credit Men's National Association.

Result

Jan. 27, 1921.

Retail Credit Men's Nat'l Assn.,
St. Louis, Mo.:

Gentlemen:

Regarding W. D. Murphy, the man we wired you about yesterday. We received your telegram this morning, stating that we should get in touch with J. M. Finkelstein, Paris, Texas. Immediately after receiving your telegram we notified the sheriff's office to get in touch with Paris, Texas.

We are very much pleased to inform you that W. D. Murphy is now in jail at Paris, Texas, and will be immediately brought here.

We thank you very much for your interest and assistance in this matter, and trust that we will at some time be of some assistance to you.

Yours very truly,
Arthur Ersland, Secretary.

FROM OKLAHOMA CITY

Early in January a man representing himself as Maurice Gardner made his appearance in Oklahoma City, introduced himself to some of the best people and convinced them of his wealth and position. After winning their confidence he cashed \$850.00 worth of checks that have been reported, some on the Continental National and others on the Copper National Bank of Salt Lake City, Utah, all of which were returned "no account."

He is described as very dark complexion, dark hair and eyes, 5 feet 6 or 7 inches, weight about 175 pounds, appearance quite fleshy; wore black overcoat and derby hat. Knows the clothing business; is well educated and widely traveled; claimed to have mining interests, etc.

Upon investigation, one of the victims learned that there was a firm by the name of Gardner & Adams Co. in Salt Lake City. Hoping that he was connected with this firm in some way, they inquired of Gardner & Adams about Maurice Gardner, receiving the reply that there was no one connected with their firm by that name, but that during the Christmas season a man by the name of Sam Martin worked for them as an extra salesman, who suited this description. They were unable to give any information that would lead to his present whereabouts.



Up-to-date Lamson charge authorizing and despatching arrangement.
All charges are brought to these authorizers, who handle them in consecutive order.
L. Feibleman & Co., New Orleans, La.

The Credit Man as a business builder

IN these days of real competition, the granting of credit to customers is a service that helps build business.

But an increasing charge business requires close supervision. Charges must be handled *safely* and at the same time customers must be tactfully kept within their charge limits, and must not be annoyed by mistakes and wrong charges on their bills.

Lamson Improved Service is the safest possible way of handling charges. Every charge sale is legibly recorded on a sales slip which must be actually compared with the central charge records before credit can be granted. Many stores throw an additional safeguard around charge takes by asking the customer to sign the sales slip on every such purchase.

Let us demonstrate to you how Lamson Improved Service will enable you to handle your charges quicker, easier, and with far less errors and adjustments

Make your Credit Department a real business builder.

THE LAMSON COMPANY BOSTON, MASS.

SALES OFFICES:

Boston - - - - - 100 Boylston St.
New York - - - - - 9-11 East 37th St.
Philadelphia - - - - - 210 No. Broad St.
Pittsburgh - - - - - 319 Third Ave.
Baltimore - - - - - Equitable Building
Rochester - - - - - 194 East Main St.
Detroit - - - - - 525 Woodward Ave.
Toronto - - - - - 136 Simcoe St.
Cleveland - - - - - 2063 East 4th St.
Cincinnati - - - - - 119 East 5th St.
Indianapolis - - - - - Cor. Washington and Illinois

Chicago - - - - - 6 No. Michigan Ave.
Minneapolis - - - - - 320 Tribune Annex
Omaha - - - - - 418 McCague Bldg.
San Francisco - - - - - 617 Mission St.
Vancouver, B. C. - - - - - 603 Hastings St.
Los Angeles - - - - - 221 San Fernando Bldg.
St. Louis - - - - - 709 Pine St.
Dallas - - - - - 905 1/2 Elm St.
Seattle - - - - - 215 Stewart St.
Washington, D. C. - - - - - 426 Colorado Bldg.
Atlanta - - - - - 30 Moore Building

SERVICE STATIONS:

Denver - - - - - 1622 Arapahoe St.
New Orleans - - - - - 227 St. Charles St.
Kansas City - - - - - 200 New Ridge Building

Albany - - - - - 22 So. Pearl St.
Buffalo - - - - - 194 Main St.

Lamson IMPROVED Service

Speed Protection
Flexibility Economy

OUR LEGISLATIVE COMMITTEE

Chairman E. H. Ward, of Omaha, has issued the following letter to his Vice-Chairmen:

Without question, the National Legislative Committee is establishing itself firmly among the organizations who are to have to do with the reformation of all commercial policies as well as the attitude of our law-making bodies toward commerce in general.

We are receiving most favorable reports from all points where it has been necessary to take any part and foster legislation that is being proposed to our several lawmaking bodies. However, it is quite evident that there is still much work to do and in much of this work we are thrown on the defensive rather than the offensive. For instance, in the State of Nebraska we are, without doubt, being called upon to again defend our mechanics' lien law, as we have had to do in every session of legislature for the several years past. It will also be necessary that we take a firm stand against proposed legislation that, if enacted, would be a detriment to credit grantors in our State, chiefly among which is a law proposed which would give a landlord first lien on any personal property housed in his building, such lien to secure the payment of delinquent rentals. It goes without saying that this law will be opposed by our local and State associations, and our State chairman expects to be able to bring enough pressure to bear that the law will not become a part of our statutes.

At this time I deem it a privilege to give favorable mention to the Honorable Judge R. R. Dickenson, of O'Neill, Neb., who on January 7th gave the maximum penalty of fine and imprisonment to some "Bad Check Artists" who had been operating in his district. Your chairman lost no time in congratulating Judge Dickenson, whose action in the matter was influenced more or less by the workings of the bad check committee in this State. The local press gave considerable space to the publicity of Judge Dickenson's action, and as a result there has been an unquestionable decrease in the number of bogus and worthless checks presented to retailers in this locality.

It is quite necessary at this time that we pay some attention to the new regulation recently passed out by the United States Postal Authorities to the effect that hereafter that department will not participate in the collection of, or render any aid or co-operation to creditors of the employees of that department. This matter should be brought to the attention of all your Association chairmen in your district and should be given some publicity and a vigorous protest lodged with the Post Office department and our representatives in Congress, either at this session or at the special session which will undoubtedly be called after March 1st.

We hope soon to have something to report regarding a law along the lines of the McNary bill, which was proposed to the Senate at its last session, subjecting all government employees' salaries to garnishment the same as other individuals.

Just at this time the one class of legislation that is uppermost in the minds of all members of our association is the revision of our Federal Income Tax Law, and while this matter does not come under our direct supervision, yet it is only

proper that we should give the National Tax Committee our undivided support and let them know that we stand squarely behind them with our organizations to back up any movement that they see fit to start. We all feel quite sure that some sort of a law will supersede our present laws, and if the new legislation does not meet with the approval of our members the fault will largely be laid at our door.

I trust that you have secured the dates when each State Legislature in your district convenes, and are watching closely the progress of proposed legislation as well as the activities of the different State and local committees and that altogether we will be able to entuse and encourage our associates to the extent that the year may be a most profitable one in the end.

HAS ANY ONE SEEN KELLY?

Lawrence Kelly, said to also be known as Franklin Welch, has been selling Collection Systems in the West. We would like to have his present address.

THEY DID IT IN DALLAS

By FRANK E. MORRIS

The Dallas Retail Credit Men's Association is a live, wide-awake organization, always taking advantage of the main chance. They were asked to take part in the Y. M. C. A. thrift campaign, which they did. They subscribed to the general fund about \$300. A thrift campaign is not complete without it includes something about PAYING YOUR BILLS. This thrift campaign was a complete one. The Dallas association decided that it would see that the PAY UP end was significantly emphasized. They went to work. Thirty-five thousand cards were printed advertising the thrift campaign, and particularly calling attention to THE NATIONAL "PAY UP DAY," Saturday, January 22, 1921. On the card was printed "Will you delay payment of your just debts and thus make yourself unworthy of further credit? Remember, you may need it." These cards were placed with all pay rolls clerks, and went directly into the hands of wage earners. The credit men themselves paid for the advertisement, or rather contracted to do so, and it was to be run over their name, but the newspaper's foot seemed to have slipped, and they sold the space to the local Electric Railway and Power and Light Companies. All of the local papers ran thrift propaganda, much of which stressed the necessity of paying up. One paper ran a cartoon, demonstrating the psychology of paying promptly. All of the large advertisers were requested to give their space to thrift and to strongly emphasize prompt payment. Another paper offered prizes for the best essays on "Why I Should Pay Promptly." Without doubt, this feature alone was worth thousands of dollars to the merchants, and its value to the people is inestimable. Robert Sterne, credit manager, A. Harris & Co., department store, who was recently re-elected president of the Association, has certainly demonstrated his ability, and brought out the good working points of most of the members, who have been co-operating with him in the highest manner. Dallas is proud of its credit men.



NONE GENUINE WITHOUT THIS SIGNATURE

R. H. Dughey
NOT GENUINE WITHOUT THIS SIGNATURE

A proven system that will eliminate your "P. and L." accounts.

COLLECTS BAD ACCOUNTS—PREVENTS BAD ACCOUNTS
Will Produce Results After Other Methods Fail

NO COMMISSION OR FEES
All money paid direct to creditor

We post a cash guarantee with every System.
YOU CAN'T LOSE.
We guarantee it to collect your money.

General Offices:
HOLLAND BUILDING, ST. LOUIS, MO.

Branch Offices:

ATLANTA, GA.
BROOKLYN, N. Y.
DETROIT, MICH.

MEMPHIS, TENN.
NASHVILLE, TENN.
BIRMINGHAM, ALA.

CLEVELAND, OHIO

ONE HUNDRED DOLLARS REWARD

We Want This Man—Help Us Get Him



The above photo is that of Lee R. Uhler, with aliases Lang, Davis, Washburn and L. Ulster, and has a criminal record as forger. The above photo was taken ten years ago, but is a good likeness with the exception of a more matured look now. He is wanted in Birmingham, Ala., for putting over about \$1800.00 worth of worthless checks.

This man is an expert bookkeeper and accountant. His method of working is to secure a position with some prominent business concern or certified public accountant, and in this way gets in the good graces of the merchants, opening small charge accounts, which are paid by checks until he gains thorough confidence of them all; then he passes checks of large amounts and skips out.

This man, while in New Orleans, La., and Birmingham, Ala., had with him a woman from Florida, who assists him in putting over the checks, also assists him in his bookkeeping work.

Uhler is described as follows: Age 30 years, height 5 feet 11 inches, weight 170 pounds, build slender, hair dark wavy chestnut, slate blue eyes; has scar on right hand near little finger.

Woman described as follows: Age about 27 years, height about 5 feet 14 inches, weight about 120 pounds, light or sandy hair.

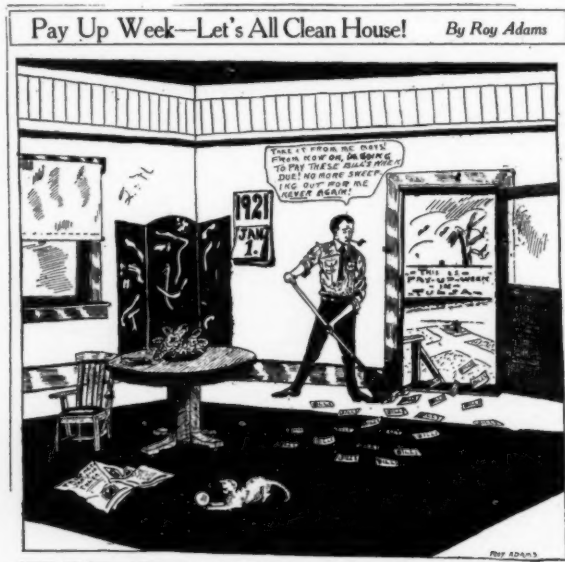
Uhler is a confirmed gambler and follows the races. For the past several months he has worked in Southern States, but his home is in Baltimore, Md. Look out for this man, and if located arrest and notify the Bodekers National Detective Agency, Inc., 210 Brown-Marx Building, or branch offices, 229 City Bank Building, Mobile, Ala.; 222 Bell Building, Montgomery, Ala.; 203 Bisbee Building, Jacksonville, Fla.; 331 Volunteer State Life Building, Chattanooga, Tenn. This agency guarantees the above reward.

FROM HARRISBURG, PA.

Instead of getting an overcoat for \$10 and a check for \$25 that proved worthless, a man who gave his name as H. O. Burcherk is out \$1.05.

The man recently entered the Doutrich store and chose an overcoat and a few small articles, totaling \$35 in price. He requested the clerk to accept his check for \$25, saying that he had only \$10 with him. The check was drawn on the Planters Bank of Staunton, Va., and the clerk stated that it could not be accepted unless the store had some proof of its value.

The man offered to pay the price of a telegram to the Planters' Bank, Staunton, Va., and did pay \$1.05 for such a message. He said he would return in an hour or two, but failed to do so. The bank replied: "No such account."



Cartoon which appeared on the editorial page of the *Tulsa Tribune* on January 5th, 1921.

"PAY UP WEEK IN TULSA, JAN. 3 TO 10, 1921"

By J. C. RAYSON

Credit Manager, Associated Retail Credit Men of Tulsa.

The decision to stage a prompt payment publicity campaign in January, 1921, was made at a regular weekly luncheon held at the Y. M. C. A., Friday, November 19th, 1920. Immediately following the luncheon, Chairman W. H. Peck appointed a campaign committee consisting of the following: A. Randall, credit man, department store, chairman; Tom Hunt, credit man, department store, vice-chairman; E. R. Suits, credit man, department store; J. E. Mullendore, credit man, clothing store, and D. D. Bailey, advertising man, bank; the chairman, secretary and credit manager of the association being members ex-officio.

On Monday, November 22nd, 1920, this committee met in the secretary's office at 7:30 p. m., making the following decisions:

(1) That the dates of the campaign should be January 3rd to 10th, 1921.

(2) That the forms of publicity should be newspapers, magazines, inserts or folders, stickers, window posters and all such "free" mediums as could be secured.

(3) That not to exceed \$1200.00 should be spent on the campaign, and that this amount should be raised by subscription from the members of the association doing a credit business, and therefore, interested in the campaign.

Before the middle of the week lists had been prepared for each member of the committee, and cartoonists were busy working on drawings to be used in the campaign.

By December 1st, 1920, all of the lists were turned in, and it was found that a total of \$1150.00 had been subscribed with promises of increases to bring the total to more if needed.

Free news items in the local papers had already appeared and were continued until the end of the campaign. Letters asking for endorsement of the campaign were sent to the heads of all civic organizations, to each minister in the city, and to the Mayor (T. D. Evans). All of these endorsements and the Mayor's statement were used as the basis of excellent stories which appeared in the Tulsa Tribune and the Tulsa World through the co-operation of their editorial staffs.

At several times during the period just previous to the campaign special bulletins were mailed to all participants requesting that they "talk up" the campaign at every opportunity and use the literature sent to them to the best advantage. The "stickers" were first put out December 15th, about 25,000 of them being used at that time, as advance publicity.

Drawings used on the window posters and in the newspapers were made at a reasonable charge by Leo L. Spring and Roy Adams, commercial artists; cuts were made by a local engraving company, and the committee feels deeply indebted to all of the civic organizations, to the local press, and especially to the Tulsa Tribune, for their support. Incidentally, every penny of the money was spent in Tulsa.

As for results, no particular change was seen in collections up to January 9th, 1921, however, the first two days had been holidays, but on the 9th, 10th, 11th and 12th, many collections of old

accounts were made and current outstandings were speeded up in a satisfactory manner. The real results of such a campaign cannot be judged by the immediate effect though, and the number of delinquents who called the bureau and their creditors about their accounts, proves that the arguments set forth reached the spot, and future results far exceeding those of the present can be expected.

Another feature which proved valuable was a form letter mimeographed at the office for various merchants on their own stationery calling the delinquent's attention to the campaign. Samples of the newspaper advertising and various other forms of publicity used are given herewith, in the hope that they may be of aid to some other organization about to stage such a campaign, or as a proof to some skeptic that such campaigns are worth many times what is put into them. The publicity matter used was not all original with Tulsa, many ideas being borrowed from campaigns put on by other cities in the past, but the prompt pay campaign is not a local matter, and we believe that the day will come when a National "Pay Up Week", or prompt payment campaign will be held each year under the direction of the National Association, and this will be of even more value than local campaigns, for every debtor who is educated to the principles of prompt pay before he moves to your city will be just one less for you to educate.

Amount of subscriptions for the Tulsa campaign ranged from \$2.50 for the small store to \$80.00 for the department store, and the others were graduated between those amounts, depending on the size of the business and the probable amount of benefit which would be received. The total cost of the campaign was \$1093.45.

Following is a copy of the letter which was mimeographed at the office for the participants in the campaign on their own stationery and sent by them to their delinquent debtors:

"As members of the Associated Retail Credit Men of Tulsa, we wish to call your attention to the fact that January 3rd to 10th, 1921, is annual "Pay Up Week" in Tulsa.

Our books show that you are indebted to us in the sum of \$——, which is long past due, and we ask that you grasp the opportunity afforded you by the Pay Up campaign to settle this account in full, or, at least, to make a substantial payment on it.

Immediately following the campaign each member of the association will make a full report of all debtors who ignore this appeal, and the facts of each case will be noted on the credit bureau files for the information of merchants and banks in Tulsa and all other cities in the country.

Trusting that you will not make it necessary for your name to appear in that report, we are,

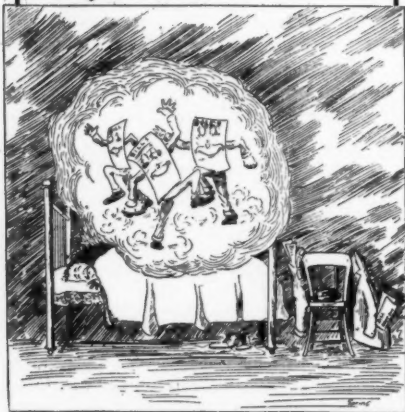
Very truly yours,

(Signed) _____

Member
Associated Retail Credit Men"

SAMPLES OF ADVERTISEMENTS USED IN TULSA'S "PAY UP WEEK" CAMPAIGN

**Awake or Asleep, You
Can Feel the Urge of a
Guilty Conscience!**



The man who does not pay his bills will surely come to a day of reckoning, a day which may be brought about by a published notice of personal bankruptcy proceedings, or by the urge of a guilty conscience. A conscience which warns you that your Character is measured by your credit reputation.

IF THERE IS A DEBT YOU FAILED TO PAY WHEN YOU PROMISED TO PAY IT, WHETHER TO A MERCHANT, A BANKER, A PROFESSIONAL MAN OR AN INDIVIDUAL, YOU WILL HAVE AN OPPORTUNITY TO MAKE THAT PROMISE GOOD DURING

PAY UP WEEK IN TULSA

January 3rd to 10th, 1921

Every bill which is paid during Pay Up Week will be a pull for prosperity; every debtor who realizes the importance of paying promptly when he agrees will raise the moral standard of living in our community. Tomorrow we will make our New Year's Resolutions: Let yours be:

"TO PRACTICE THE PRINCIPLES OF HONESTY AND SQUARE DEALING, WITH THE TRUE TULSA SPIRIT, DURING THE YEAR 1921 AND THEREAFTER."

And your conscience, guilty or not guilty, will certainly tell you that those principles include the paying up of one of all debts which are past due and the PROMPT PAYMENT in the future of all debts which you may contract.

**Associated Retail Credit Men
OF TULSA**

*Your Credit Standing
This Year Will Be
Just What You Make It*



Your Credit standing during the new year is going to be exactly what you make it. Good or bad, it's your own making; it's up to you and you only. And, good or bad, it follows you wherever you go.

You can't afford to neglect it. It may mean so much to you in time of need, and now is the time to prepare. If for no other reason, you should keep your credit good as a matter of self protection.

If there is an account you've neglected, a broken promise to pay, NOW is the time to take advantage of this public invitation to square yourself.

There is no better time to "clean house" than during

PAY UP WEEK IN TULSA

January 3rd to 10th, 1921

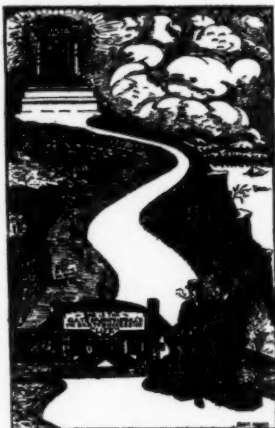
So let your New Year's resolution be "This year - my credit standing shall be good; if I owe past due accounts I will pay them during Pay Up Week in Tulsa, January 3rd to 10th 1921, and I will not contract accounts which I cannot pay promptly when due."

**ASSOCIATED RETAIL CREDIT MEN
of Tulsa**

Four-column, 20-inch ads used in the local papers just prior to opening of the campaign.

SAMPLES OF ADVERTISEMENTS USED IN TULSA'S "PAY UP WEEK" CAMPAIGN

Tomorrow Will Be the First Day of Pay Up Week



Will you let these unpaid bills bar your way to success? How many young men or women have been held up on the road to real achievement by a poor credit history. The network of credit, business and operating agencies, which covers the entire country, makes it impossible to escape those with a history of not paying their bills. The only way is to "stick it out," pay it up and live it down, and leave it in the past.

IF THERE IS A DEBT YOU FAILED TO PAY WHEN YOU PROMISED TO PAY IT, WHETHER TO A MERCHANT, A BANKER, A PROFESSIONAL MAN OR AN INDIVIDUAL, YOU WILL HAVE AN OPPORTUNITY TO MAKE THAT PROMISE GOOD DURING

PAY UP WEEK IN TULSA
January 3rd to 10th, 1921

YOU SIMPLY CAN'T GET AHEAD AS LONG AS YOU OWE MONEY THAT SHOULD HAVE BEEN PAID.

It is a law of business and nature that for value received value must be returned. Can you afford to ignore it?

You want to be respected by your fellow men, you want to be somebody in the community, and to that end you MUST pay your debts.

If somehow you've been a little negligent in the past, this is the time to hold yourself up straight. You won't be happy till you get that "receipt in full." And remember

Prompt Pay Creates Credit

Associated Retail Credit Men
OF TULSA

Four-column, 20-inch ad used the evening before the campaign opened.

The Tulsa Spirit Always Makes Good

THIS IS THE FIRST DAY It Will Make Good During Pay-up Week

Merchants, professional men, bankers, public spirited citizens, are very much pleased at the way Tulsa has grasped the Pay Up Week idea.

They feel sure that Tulsa people are going to "follow up" in a way that will make this year's campaign a record breaker.

Many have not waited for Pay Up Week; they have already seen their creditors and paid in full or made arrangements to do so. How about the rest of you? You who have been owing bills for quite a while, are you going to come clean? Every bill has to be paid sometime, so why not do it now, during Pay Up Week? Pay Up Week has the unqualified endorsement and the hearty support of the following organizations and individuals—surely this will convince you that the proper thing to do is to see your creditors this week!

Cleaning House Association Junior Chamber of Commerce Young Men's Christian Ass'n. City Club Kiwanis Club Rotary Club American Legion Churches Chamber of Commerce	Lions Club Young Women's Christian Association Mayor T. D. Evans Advertising Club Business Business Bureau Retail Merchants Ass'n. Schools
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Associated Retail Credit Men
of Tulsa



This is The First Day

**A Great Institution
For YOUR Benefit**

The Associated Retail Credit Men are conducting Pay Up Week for the benefit of Tulsa, and every citizen who buys on credit, as well as that of the merchants. It's object is betterment of business and moral conditions in our city.

The Association itself is here to make credit accessible to those who are worthy of it and who pay their bills.

But it also protects its members, 352 leading merchants banks and professional men of the city, against the careless customer who is rated "too slow to be desirable" and the outright "deadbeat" who doesn't pay because he is dishonest in his dealings and doesn't want to be any other way.

At the same time it extends an earnest offer of help to all of those who have been unable to meet their obligations for reasons beyond their control; and to those who have merely been a little careless without any willful intent.

For those who cannot pay all, arrangements will gladly be made by the association to accept and prorate to any number of creditors any per cent which a debtor may be able to pay at any stated period.

REMEMBER: Time never waits out a debt. No matter how old it is, it's never too late to square yourself.

Associated Retail Credit Men
Of Tulsa



Four-column, 10-inch ads used during the campaign.

SAMPLES OF ADVERTISEMENTS USED IN TULSA'S "PAY UP WEEK" CAMPAIGN

THIS IS THE
SECOND
DAY

Stop and Think!

Do You Want to be Rated "N.G."?

"N. G." after your name means "no good." Credit men use it in speaking of those who do not, or will not, pay their just debts. It is the equivalent of "no credit."

No one from the humblest to the mightiest is given credit until his or her record is carefully investigated. Every concern that has granted you credit has done so only after a searching inquiry into your record. After you were given credit they have kept a complete record of your performance.

In every city of any size in the country there is a carefully kept record of credit users. The information recorded there is interchangeable much the same as the records of several police departments. A person with a "no good" mark on the records of New York, for instance, cannot obtain credit in San Francisco.

All this may not concern you, but if it does let us ask you, can any self-respecting person allow himself to be rated "N. G."?

And you alone can make or mar your record.

YOU MAY SAY YOU DO NOT CARE—
Perhaps that is true now, but it will not always be true. Some day you WILL care. The decision you make today, your decision to be known as "good" or "bad" will some day promote or embarrass you. We want to save you. We have spent money to lay the case before you. If you have grasped the seriousness of the situation you will save yourself NOW, before it is too late. "N. G." is a stigma that is ever active. Don't let it get attached to your name.

**Associated Retail Credit Men
OF TULSA**



The Penalty for Slow Payment of Bills

THIS IS THE
THIRD DAY

—There are two kinds of people living in this great, big old world:

- The positive man and the negative man.
- One a SUCCESS; the other a failure.
- The first is the man who not only makes good commercially, but makes good his PROMISES.
- His word is as good as his bond.
- His success commercially is dependent upon his ability to make his promises good—in other words, he does as he agrees.
- He is the type of man who would cut off his right hand rather than violate his "pledged obligations."
- This man never fails to get CREDIT. The credit man knows that his promises are redeemed one hundred cents on the dollar.
- But much can be said of the negative fellow. He is always a failure.
- He will contract any kind of a debt on a promise to pay—if he can get credit, and there is always this little word—"IF."
- BUT, credit being based upon integrity, honesty and ability to pay PROMPTLY—his slow pay, the negative man, finds it harder every day to secure credit for he is listed with every credit man in Tulsa either

- "YELLOW FAY" OR "DEAD BEAT"
- And it is almost impossible to regain credit confidence after it has once been destroyed by unfulfilled promises.
- The fact that he has money will not save him. It's not what you are worth but how you pay that counts.
- Your credit is a wonderful thing—a real buying power. Keep it so by always paying promptly.

**Associated Retail Credit Men
of Tulsa**



Does the coming of the mail man scare you?

Tired of Getting Duns?

THIS IS THE
SECOND DAY

Are you afraid of some more duns? Some more just demands for payment of accounts long overdue?

Do you dislike being reminded of your promise that was accepted in good faith and neglected by YOU?

Are you afraid the collector might drop in when there is company around?

The people who pay their bills promptly when due never know this fear and pain. Their trade is valued highly everywhere they go (because their credit record follows them) and all merchants consider it a pleasure to be of service to them.

Justify the confidence placed in you. Pay that past due account TODAY!

**Associated Retail Credit Men
of Tulsa**



This is
the Fourth
Day

The Power of CREDIT

"The only genuine power which an individual, or a group of individuals, can gain, is that arising from the confidence reposed in him or them by the community."

A power whose source is not often broken by negligence and carelessness in meeting obligations promptly. And the second made by such negligence and carelessness follows the individual or group of individuals wherever they may go.

What Record Have You Made?

John Doe, 2011 Industrial Ave. BM-1M

Bill Jones, 1008 County St. CM-2Y-12

Washington comes and orders to the reader who is not familiar with credit rating work—but regarding to the files of the Bureau of the Associated Retail Credit Men, they tell the story of two lives.

The first is the story of a man who has the confidence of the community; the positive man. The second is the story of the man who has shattered the community's confidence in him by his failure to keep his promises.

John Doe's record shows one firm reporting "financially sound and good for credit," seven firms reporting "Pays his account promptly, keeps all of his promises, and is a very desirable customer."

But the code attached to Bill Jones' name shows him to be "delinquent," "unsafe," "colored," and "always questionable." Each of these shows his own path and is living his life in his own way. Confidence is a wonderful thing. One has it, another lacks it, yet they both started equal.

**Associated Retail Credit Men
of Tulsa**



SAMPLES OF ADVERTISEMENTS USED IN TULSA'S "PAY UP WEEK" CAMPAIGN

WHAT—

THIS IS THE
FOURTH DAY

Are You Going to Do
About Your Credit?

Some of the Credit Men of the city report that several credit men have ignored the well meant appeal of Pay Up Week. They have declined considered that for some reason the public invitation to Pay Up did not apply to them.

You may not be one of them. We sincerely hope that you are not. But if you should happen to be, what are you going to do about it? Are you going to let pride, indifference, or whatever it may be, ruin your credit?

The Credit Men do not want to place the "not good for credit" record after your name, but, unless you show a good intention, they will have no other choice.

They look you at your word, they placed confidence in you. Are you going to betray that confidence? They have been more than lenient with you. Are you going to repay them with indifference? They have your interest at heart as much as their own. Are you going to jeopardize your own character—infirm the word that you are a worthy of confidence, not a bit present to them, even for a small amount?

Following Pay Up Week the Credit Men will exchange lists of those who failed to see that, who ignored the invitation to "get right." YOU DON'T WANT YOUR NAME ON THAT LIST! For it takes years to draw down a ruined credit; money, times it can't be done in a life-time.

If you are one of those who has ignored Pay Up Week this far, it's high time you decided what you are going to do about your credit.

**YOUR OPTION ON YOUR REPUTATION HAS
ALMOST EXPIRED!**

**Associated Retail Credit Men
of Tulsa**



This is
the Fifth
Day

THE COMMUNITY'S
BUSINESS IS
YOUR PROBLEM

Last year we said that never in the history of our Country had there been a moment when it was more important for every citizen of each community to take an active part in the business life of that community, than at that time, with the then unusual business conditions and social unrest.

We realize now that if ever a moment came important in that way then the one mentioned is to come to us, it is with us now.

The contraction of credit has not lessened the evil of its abuse. It is true that most granters of credit are daily becoming more careful in the extension of credit to their customers, but it is also true that many more of credit are finding themselves with a daily increased share of ready money, with which they formerly met their obligations promptly.

This means that credit has become more than ever a matter of character and honesty; that in the period of re-adjustment those who enjoyed a false condition of prosperity shall come to realize that their future credit will be based, not on what they had or spent, but on the reputation which they may have built up regardless of their financial condition.

THE COMMUNITY'S BUSINESS IS YOUR PROBLEM because the community of which you are a part must carry the final weight of the "Bad Debt." Loss by Bad Debt means increased risk of delinquent merchants, bookkeepers or professional men; increased risk causes increased cost. The present cost of doing business in Tulsa compares favorably with that of other cities. This means that prices are reasonable. Let's make the community's business our business, and keep them that way.

**Associated Retail Credit Men
OF TULSA**



This is the
Fourth Day

**Shall the Collectors
Find Out From
Your Neighbors?**

On some accounts you're obligated to pay—

Have you told your creditors why you haven't paid and when you WILL pay? If not, why not?

No shame, at least with yourself.

Wouldn't it be better, and a lot more businesslike, to call or write to your creditors and tell them what the trouble is?

Wouldn't that be far better than to have collectors find out from your neighbors and friends?

Your creditors have no hard feelings against you, but if you CAN'T pay, they are at least entitled to some show of courtesy on your part.

You Can't Dodge the Issue!

If you've bought goods or services and promised to pay at a certain time—if you've failed to make your promise good—NOW is the time to show and THINK!

You know if you owe money—

You know if the debt is just—

You know if it is paid due—

The obligation cannot be wiped out except by payment, and this is an obligation to pay up.

Remember: Character, not money, is the Basis of Credit!

**Associated Retail Credit Men
of Tulsa**



**You Won't
Be Happy**

THIS IS THE
FIFTH DAY

**You won't be happy till you
get that "receipt in full"**

If you owe paid due accounts this is your opportunity to square yourself, to satisfy your conscience and your creditors.

"Pay Up Week" means a great deal to you. It shows you the one way to do the right thing!

If you have been using the money that rightfully belongs to some merchant, professional man, banker or individual, NOW is the time to see him. He owes you no ill will. On the contrary, he will be glad to accept a part of the obligation if you are unable to pay all and will show your good intention.

But see him, pay as much as you can and tell him when you will pay the balance, then keep your promise.

Prove yourself worthy of the confidence which has been placed in you.

Make yourself a part of the endless chain of Pay Up Week. You'll get it back again, for when—

YOU PAY HIM

HE CAN PAY ME

AND I'LL PAY YOU!

If you'll start the thing going by squaring yourself the other fellow will simply have to fall in line. He can't help it. And then, too, you can say, "I'm even. I have done the right thing."

**Associated Retail Credit Men
of Tulsa**

Four-column, 10-inch ads used in both papers during the campaign.

SAMPLES OF ADVERTISEMENTS USED IN TULSA'S "PAY UP WEEK" CAMPAIGN

This is
the Sixth
Day

WHAT A JUDGMENT MEANS ON THE COUNTY RECORDS

The records of every county in the great state of Oklahoma contain the HISTORY OF SOME MEN IN DOLLARS AND CENTS.

A vivid history indelibly inscribed for future years. A history of almost faith and broken promises.

These judgments can't be wiped out except by payment. Some day, when the dollar wants to sell a piece of property or when he enters into some contract or has some money on deposit & his own name or when his widow wants to sell the property he left her, then that judgment must be satisfied with court costs and interest that has accumulated through all the years, which often amounts to as much or more than the principal itself.

Ladies: Unfortunately at some time in your life you failed to pay a just debt and your creditors took judgment against you and that judgment now stands between you and your good name, don't let it stand there a day longer!

Wipe it out even if you have to borrow money on your honor to do it. Make your name once more clear on the records of your county, the records of your state, the printed records which are open to all the world.

You owe it to your creditors of course, but how much more you owe it to yourself.

**Associated Retail Credit Men
OF TULSA**

Cartoon Title Here, Please



Tomorrow
is the
Last Day

Will Your Conscience Be Clear Tomorrow Night?

Tomorrow Pay-Up Week for 1921 will be over. The spirit of its publicity has appealed to the people of Tulsa, and we believe that the Tulsa Spirit has again made good.

It was only needed to sound the alarm for the people of our city to realize what a good credit record means to them now and will mean to them in the years to come.

Many in the past who have been careless or indifferent to the belief that their creditors didn't care, have come to realize that it was necessary for the merchant to go to his bank and borrow money at a high interest rate to enable him to carry their past due accounts, simply because of carelessness.

It has been the principal purpose of Pay-Up Week to impress upon each borrower's mind that when merchandise or services are bought on credit with a definite understanding, a definite promise that payment is to be made at a certain time, the merchant, the professional man, the banker, has a right to expect you to make that promise good.

Many who have taken advantage of Pay-Up Week will go to bed tomorrow night with the knowledge that their creditors, friends or neighbors, will be satisfied by these checks of unpaid bills which forever leave over the delinquent debtor.

Will your conscience be clear? Sleep and ask yourself—have you done the right thing? Tomorrow is the last day.

If there's a debt you've neglected, a broken promise to pay, don't let tomorrow go by without settling your creditors!

**Associated Retail Credit Men
of Tulsa**

Cartoon Title Here, Please



Your Wife; Your Children---

THIS IS THE
SIXTH DAY

They May Be Embarrassed!

Of course you do not wish to embarrass your family. You would not willingly do so; yet think of the embarrassment they would be caused if they should be REFUSED CREDIT at some store, because you had not paid your bill. You'd be pretty sure at this Credit Men, wouldn't you? Still it would all be your fault, rather, the fault of your carelessness.

Why cause such a humiliation to both of you? If you have been a little negligent in the past, why not let this be a warning? Time to reform.

PRINCIPLES OF CREDIT BEING TAUGHT IN SCHOOLS

The basic principles of both retail and wholesale credit are being made a part of the regular course in many schools, and the day is not far distant when every progressive school and business college will adopt the subject of Credit as a regular study.

Has it ever occurred to you what your boy, your girl, will think of a parent who "does not pay his bills?"

That faith of a child in its father, its mother, is a wonderful thing? Would you want to destroy it?

If you haven't kept every promise as you should, start over, NOW, before it's too late. Be the man or woman that your children think you are. If you don't care about your own reputation, think of their future.

**Associated Retail Credit Men
of Tulsa**

Cartoon Title Here, Please



Go To Church Today--

TOMORROW
IS THE
LAST DAY

Consider the Moral Side of the Credit Problem

The Church has ever stood for the principles of righteousness, one of which is "Thou Shalt Not Steal." Placed in the same way of the business world, where the equivalent doctrine is a man's word and his honor, it means to the promise that he will pay his debts, the church ever teaches that man that to make good his word, and consequently, it is a great power for good along these lines.

If you pretend to live according to the doctrine of the greatest love in all the world, you surely can't afford to neglect your own obligations.

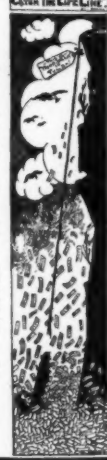
When you receive a notice of this, don't let it tell, don't ignore it, don't say, "Oh, they have more money than I have, let 'em wait." Stop! Don't pay the bill.

Bring the most sublime sermon ever preached—The Sermon on the Mount—upon the subject of the credit problem. "Therefore ye would that men should love you, do ye even more than this." If you and your neighbors should suddenly change places, would you that in your heart be as an enemy with those who have been with you? Would you that they who are treating you as the enemy? The apostle Paul said, "Owe no man anything; and when ye owe, render therefore to all their dues: tribute to whom tribute is due; custom to whom custom is due."

Your Church needs for the principles of good which Pay-Up Week stands for, and you spare the interest? Therefore will be the last day. Don't let it go by unless you bring them over your!

**Associated Retail Credit Men
of Tulsa**

Cartoon Title Here, Please



Four-Column, 10-inch ads used in both papers during the campaign.

SAMPLES OF ADVERTISEMENTS USED IN TULSA'S "PAY UP WEEK" CAMPAIGN

'AIN'T IT A GRAND, GLORIOUS FEELING TO HAVE NO DEBTS

"SPEED" TULSA STEPS UP AND
PAYS HIS BILLS TODAY

Young "Speed" Tulsa stepped up to the cashier's window today and paid up all his old bills.

"I want to wipe all the marks off the old slate," he said as he lighted the cigar the credit manager handed him. "And this year I am going to try hard to pay cash as I go for everything."

It was just like the old days. Tulsa walked in, paid his bill, had a chat over the counter with the owner of the store and walked out tingling with the store owner's warm hand-clasp, and puffing industriously at the old-time cigar. Remember when you always used to get 'em when you paid your monthly bills?

50,000 On Books Here.

"There are 50,000 names on the credit books of all the stores," J. C. Rayson, secretary of the Retail Credit Men's association declared as Pay-Up Week began this morning. "Four-fifths of them are good pay and from early indications most of these four-fifths are going to square accounts right away."

All of the big stores reported a prompt mail response to the pay-up plea. Clerks were busy all morning shaking checks from envelopes.

One merchant bared the psychology of store courtesy today.

Payment Improves Service.
"When you see all the clerks rush forward to greet a customer who enters with unusual cordiality you can put it down he is good pay," he declared. "The clerks like to wait on a man whose credit is good. A man who does not like to serve a man whose account is considered risky. A man can be a grouch, but if his credit is good he will be more welcome in the store than the man who is known as 'fine mixer' and 'good fellow' but 'bad pay.' Good pay and good citizenship go hand in hand. I have never known a man who paid his bills promptly to be an undesirable citizen in any way. He will meet his moral obligations the same as he does his material ones."

CREDIT MEN PLEASED WITH 'PAY UP WEEK'

ASSOCIATION DECLARES THE
WHOLESALE EFFECT GRATIFYING TO MERCHANTS

That a satisfactory showing has been made during the first week of the "Pay Up Campaign" of the Retail Credit Men's association is the summary of opinions expressed by representative credit men and merchants. Although the volume of collections for the first week of January did not average up to that of the first week of December in some instances, nevertheless more old accounts were settled, despite the fact that the two first days of the month were holidays.

One striking result of the campaign was seen in the many personal explanations given the merchant creditors. Individual merchants have commented favorably on the healthy effect which the credit advertising had on the public conscience.

A complete list of all persons who are back in their accounts and who failed to heed the public appeal of "Pay Up Week" will be made shortly, to be laced at the disposal of all members of the retail credit association as a matter of record.

An expression of thanks to the general public, commercial and civic clubs, to Mayor Evans and to the press for their parts in promoting the campaign was made by J. C. Rayson, credit manager of the bureau.

PAY YOUR BILLS' SLOGAN THIS WEEK

RETAIL CREDIT MEN'S ANNUAL
CAMPAIGN BEGINS MONDAY,
LIVELY INTEREST

The retail credit men's annual "Pay Up Week" drive starts tomorrow and the campaign will continue until Jan. 10. The manager of the campaign and several credit men at the larger stores say they consider the education of the buying public to the value of a good credit of a great deal more value than the collection of any accounts now standing on their books.

It was also learned that considering the general strain on credits which exists over the country, Tulsa merchants are fortunate in that collections seem in most cases to be up to the average.

"We attribute this condition," stated J. C. Rayson, credit manager of the credit men's organization, "to the fact that the credit men are getting more careful about whom they grant credit to. In the past anyone who had a fair appearance and a residence address in the city could go into a store and open an account, but during the past three years the public has been taught the value of a credit account, and the kicks on filling out the application for credit blank and answering a long list of questions as well as giving references, are now few and far between."

There was a time when the credit men considered turning the "Pay Up Week" campaign over to a regular advertising agency, but after due consideration it was decided not to stage a "fancy" campaign, but to plan and operate the campaign through their own office with the co-operation of the press and various civic clubs, as well as the churches and schools, to put the message straight up to the people in plain English.

PAY UP AND PUSH AHEAD

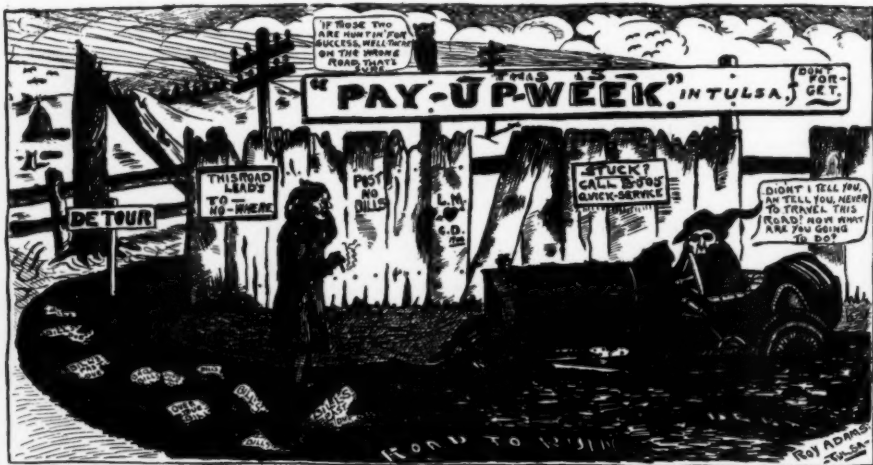
IT is an old idea to begin the new year right, but it is forever a new idea to DO IT. While the new year resolutions are fresh it is well to pay old bills and get the slate clean and make a good start. The "Pay-up" week is half over. It is well started. Let us all finish it fine without a hang-over obligation. Clean it ALL up—all your bills—and start the new year right. It will make you feel good. It will make your mind fresh. It will put pep into your work and the other fellow's work. It will push you ahead. Nothing blocks the path of progress like a pile of petty bills. Give up a security if you need to, but liquidate your bills with cash. It will help the merchant to get new and better stock for you at better prices than in the past. It will rebuild your credit which is good for both you and the merchant. It will stimulate the circulation of money and whatever you do that will always help you. To pay your bills is to boost business for yourself and for the other fellow. Pay up and push ahead. 1921 is a bully year for all of us to go FORWARD

Samples of the many "free" news items which appeared in the local papers through the co-operation of their editorial staffs.



You Can't Run Away From Your Unpaid Bills

Pay Up Week in Tulsa, January 3rd to 10th, 1921



This Man's First Mistake Was Failure to Pay by the 10th

Now Even His Own Wife Blames Him

Green and yellow window cards covered the business district like a snow storm, except for the color.

ADDRESSES WANTED

Members are interested in locating the following persons. If you know anything regarding them, report at once to the National Office, where a record is kept of the member making the inquiry. Members reporting names for these columns are urged to give the occupation.

- Abels, Carl, 1861 E. 90th St., Cleveland, Ohio.
 Abney, Mrs. J. G., Louisiana Oil Refining Co.
 Adler, A. H., Youngstown, Ohio.
 Ager, James, 1000 Superior St., Cleveland, Ohio.
 Alcott, Paul, of Helena, Ark., and Florence, Ala., also Mattoon, Ill.; is musician.
 Anthony, Milton, Rye, New York.
 Applegate, Wm. O., San Francisco, Calif.; switchman for Burlington.
 Applegate, Roy H., 1104 Detroit Ave., Cleveland, Ohio.
 Armstrong, Roland E., 3209 E. 82nd St., Cleveland, Ohio.
 Atherton, W., St. Joseph Hospital, Denver, Colo.; now to be in California.
 Austin, Wm., 1107 E. 114th St., Cleveland, Ohio.
 Babcock, F. A., Nashville, Tenn.
 Babicany, Geo., 1305 E. 55th St., Cleveland, Ohio.
 Backus, Miss Flora, 225 Fifth Ave., New York City; teacher while in Rutland, took up office work or was secretary to some party at the above address.
 Baer, W. W., 1250 E. 81st St., Cleveland, Ohio.
 Bailey, W. R., 5521 Euclid Ave., Cleveland, Ohio.
 Baird, Mrs. H. G., 2123 Broadway, New York City, N. Y.
 Baker, J. W., Prospect St., Kent, Ohio.
 Bales, F. E., 1230 E. 170th St., Cleveland, Ohio.
 Ballitt, Anna M., 5402 Superior, Cleveland, Ohio.
 Bangart, Carl, Norfolk, Neb., later, Omaha, Neb.
 Barber, Mrs. L. A., 1729 E. 96th St., Cleveland, O.
 Barbers' Drug Store, Alboln, Neb.
 Barfield, Leo, 305 Empire Ave., Riverton, Ind.
 Barker, Lorenzo, 990 E. 149th St., Cleveland, O.
 Barnes, Mrs. H. A., 131 Kingshighway, Shreveport, La.
 Batelle, Mrs. T. Parkman, Hotel Vanderbilt, New York City, N. Y.
 Bates, Robert, Jr., 2588 E. 13th St., Cleveland, O.
 Bauck, Ed., 8501 Woodland Ave., Cleveland, Ohio.
 Bayraktars, James, 2316 E. 9th St., Cleveland, O.
 Berry, Thos. R., Tacoma, Wash.; train dispatcher or R. R. worker.
 Bibby, F. M., Brandon, Vt.; is accountant, connected with certified public accounts.
 Bidlake, 3854 Cedar Ave., Cleveland, Ohio.
 Bierhous, Otto D., formerly of Tulsa, Okla.
 Bingham, C. A., 238 Savannah Ave., Cleveland, O.
 Birkaensee, Captain J. C. S.; served in regular army, was stationed here as a captain in the U. S. National Guard, lived at 1904 E. 22nd Ave., Denver, Colo.
 Birtell, Miss Gertrude, 626 Pine St., San Francisco, Calif.; is clerk.
 Bitters, Irwin, Burling, La., also New Rochelle and 246 Harold St., Bridgeport, Conn.
 Blanchard, C. A., Orlando, Fla.; was in real estate business.
 Bookman, W. L., 2247 E. 68th St., Cleveland, O.
 Boone, J. T., Naponset, L. I.
 Boras, H., 3074 E. 123d St., Cleveland, Ohio; had barber shop at 11716 Buckeye, later heard of in Fairport Harbor.
 Bowser, H. P., connected with Continental Oil Co., Denver, Colo., later was in Okla.
 Bowman, Elizabeth C., 10008 Euclid Ave., Cleveland, Ohio.
 Brandes, Mrs. R., 10318 Adelalde, Cleveland, Ohio.
 Brady, Russell C., 1640 Milwaukee, Denver, Colo.; worked for Suit-Brooks Ptz. Co. there.
 Bres, Mrs. J. J., Box 495, Lufkin, Texas.
 Bridgeforth, Robert, 3300 Fifth Ave., N. Birmingham, Ala.
 Brink, Mr. C. E., 3316 St. Charles Ave., New Orleans, La.
 Broady, Dean, 4206 Bush, Cleveland, Ohio.
 Brown, Miss Katherine, 1139 Forest Ave., New York City, N. Y.
 Brown, George J.; to be in Calif., is supervisor Western Union Telegraph Co. there.
 Brown, W. J., 18206 Windward, Cleveland, Ohio.
 Browning, Robt. C., 10826 Lima Ave., Cleveland, Ohio.
 Burau, Mrs. Dorothy L., 8 Riverside Drive, Beechhurst, L. I., also 1382 Shakespeare Ave.
 Burton, Harold, 3044 E. 84th St., Cleveland, Ohio.
 Burkhart, J. O., 2449 E. 79th St., Cleveland, Ohio.
 Burrows, Mary J., 1315 Russell Rd., Cleveland, O.
 Broozinski, Frank, 18124 E. 79th St., Cleveland, O.
 Byers, Thos. G., 814 Elmwood St., later 1424 Jefferson Ave., Kalamazoo, Mich.
 Caghen, T. C., 816 N. 8th St.; worked for G. D. Buck, c/o Ill. Central R. R. as switchman, former residence 718 Market St., East St. Louis, Ill.
 Cahill, Mrs. Vernon, 1128 1/2 Fifth St., Sacramento, Calif.; left later for the East.
 Caldwell, Mrs. Mary (colored woman); husband employed by Swift Dressed Beef Plant here, St. Louis, Mo.
 Campbell, Mrs. J. E., 417 Dalzell St., Shreveport, Louisiana.
 Campbell, Mrs. C. L., P. O. Box 695, Shreveport, Louisiana.
 Cameron, B. Z., 248 Mulberry, Memphis, Tenn.; railroad man.
 Cannon, Lottie, Station G, Memphis, Tenn., later to be in Peoria, Ill.
 Cantanessa, Sam, Benoist, Miss.; grocery business.
 Carpenter, Wm. E. Guy, 1419 Tremont and 2125 Welton St., Denver, Colo.; is contractor.
 Carey, L. G., The Gillay Hotel, Cleveland, Ohio.
 Carr, Milton W., 319 W. 14th Ave., Denver, Colo.; office clerk for Hendrie & Boldoff Manufacturing Co., Denver, Colo.
 Carr, Herman, Florida Sta., Memphis, Tenn.; grocer.
 Carson, Mrs. Robt. L., San Francisco, Los Angeles and also El Sereno, Calif.; is department store saleslady.
 Carter, Bernice (colored), 799 Frank St., Memphis, Tenn., later Chicago, Ill.
 Carter, Thos. B., 612 2nd St., Canton, Ohio.
 Cargill, W. E., 7304 Hought Ave., Cleveland, Ohio.
 Carukin, P. H., Jr., 447 Terrace Ave., Grand Rapids, Mich., also 716 California Bldg., later 310 Chemical Bldg., St. Louis, Mo.
 Couser, Mrs. Marcella N., 2090 Fell St., San Francisco, Calif., later 130 Queen St., Ottawa, Can., then moved to Philadelphia.
 Cave, John W., Tacoma, Wash.; clerk for shipyard.
 Cecil, Mr. James, 2702 Valdwain Ave., and later 4759A Washington, St. Louis, Mo.
 Chilcote, W. R., Suite 406, at 280 Broadway, New York City, N. Y.
 Chamey, Mr. H. L., 118 Texas St., 607 Diamond St., both of Redondo Beach, Calif.
 Chellew, Clifford, 242 S. Second East, Salt Lake City, Utah; traveling salesman for the Supreme Photoplay Co.
 Clark, Carlton, 1604 Holyoke Ave., Cleveland, O.
 Clemment, Mrs. A., 77 E. 107th St., New York City, N. Y.
 Clements, Frank A., 707 Main St., East Utica, N. Y.; representing Auto Call Co. of Shelby, O.
 Cloonan, Edmond A., 4258 Evans Ave.; employed by J. F. O. Shea, of the Missouri Pacific R. R., in Ry. Exch. Bldg. as rate clerk, St. Louis, Mo.
 Clute, Mrs. W., Niobrara, Neb., and later Norfolk, also Denver, Colo.
 Clutter, F. M., 7600 Hough Ave., Cleveland, Ohio.
 Colbe, Harry, Carney's Point, N. J.; powder worker, later to be in Camden, N. J.
 Cook, Miss Gladys, 2601 Live Oak St., Dallas, Texas.
 Cooley, Mrs. L. P., 2745 Fairfield Ave., Shreveport, Louisiana.
 Cooper, J. P., 1422 E. 172nd St., Cleveland, Ohio.
 Connor, E. H., 4006 Bader Ct., Cleveland, Ohio.
 Cornwall, Geo. H., 1333 Westlake Ave., Cleveland, Ohio.
 Craig, D., Plaza Hotel, New York, N. Y.
 Craven, Mrs. Helen M., 600 W. 115th St., New York, N. Y.
 Crews, Frank E., Mgr., Lancaster Hotel, Denver, Colo.; now to be in Calif.
 Criza, Victor, 5410 Herman St., Cleveland, Ohio.

- Curren, Jas., Palace Pl., Pt. Chester, N. Y.
 Currie, Mrs. E., Louisiana Oil Refining Co., Shreveport, La.
 Cuzick, Charles E., 1153 Ogden, Denver, Colo.; served on city police force there.
 Dales, Mr. W. H., 827 St. Clair Ave., East St. Louis, Ill.
 Dalton, Raymond, P., San Francisco, Calif.; San Jose and Los Angeles, Calif.; photographer.
 Danard, Harry, 7401 Carnegie, Cleveland, Ohio.
 Daniel, Thurman S., 78 Adams, Memphis, Tenn.; planer in lumber mill.
 Daniel, P. F., 522 Fifth Ave., c/o Louisiana Co., New York City, N. Y.
 Davis, John G., 9345 Harvard Ave., Cleveland, O.
 Davis, Miss Alice, 1415 Race St., Kalamazoo, Mich.
 Davis, A. O., 910½ Jefferson St., Shreveport, La.
 Davies, Alfred I., 2527 Decatur, Denver, Colo.; worked in the auditor's office of the D. & R. G. R. Co.; later heard of in Bowie, Texas.
 Dawson, Richard H., 1350 Pitney St., Cleveland, Ohio.
 Davidson, Isadore, Youngstown, Ohio.
 Daybock, Nathaniel N., Providence, R. I., and Bayonne, N. Y.
 DeLeach, L. E., 517 Cole St., Shreveport, La.
 DeKalb, G., 426 Bridge, Cleveland Ohio; sales-lady women's garments.
 DeKorwin, Mme., New York City, N. Y.
 Delmore, J. P., Flint, Mich.
 DeNoyer, L. R., Tacoma, Wash.
 Dearmond, John E., Montgomery, Ala.; New Orleans, La., also.
 Desmond, Mrs. J. I., Box 1477, Jacksonville, Fla.
 De Zeichner, M. J., 3228 Euclid Ave., Cleveland, Ohio.
 Dickerson, Will, 977 Keel, 298 S. 2nd St., Memphis, Tenn.
 Di Marko, Jim, 1949 E. 121st St., Cleveland, Ohio.
 Distel, Mr. R. M., 1207 Arcade Bldg., St. Louis, Mo., also 5500 Pershing Ave., St. Louis, Mo.
 Dowe, Mrs. Hames, 422 Washington St., Nelsonville, Ohio, later Detroit, Mich.
 Dockins, Estelle, 1023 E. Gorth Ave., c/o C. F. Smith Co., 18th and Clark Ave., St. Louis, Mo.
 Dodson, C. H., Minerva, Ohio.
 Donaldson, Jas. E., 11103 Detroit Ave., Cleveland, Ohio.
 Douglas, John D., The Albion Hotel, Baltimore, Maryland.
 Donivan, Agnes, Springfield, Ohio.
 Downs, Geo. M., 439 Schofield Bldg., Cleveland, O.
 Dreyfus, Mrs. Adele, 110 W. 61st St., New York City, N. Y.
 Dryer, Leo A., 1906 Withnell Ave., St. Louis, Mo.
 Dunn, C. A., Detroit Gear & Machinery Co., Detroit, Mich.
 Durrett, Miss Thelma, 1617 Highland Ave., Shreveport, La.
 Durko, Mrs. Mary, 9206 Frederick Ave., Cleveland, Ohio.
 Ebel, John W., Washington, D. C.
 Ehuts, Mrs. F. H., 5330 Pershing Ave., St. Louis, Missouri.
 Elsfelt, Mr. Kirt, 501 Fifth Ave., New York City, N. Y.
 Elder, Mrs. Miles M., 722 Grand Ave., Shreveport, La.
 Elvidge, Miss June, 440 Riverside Drive, New York City; motion picture actress.
 Elv, Mr. Wm. E. Clyde, New York.
 Ellis, Benjamin S., 1301 Maryland Ave., Baltimore, Md.; conductor United R. R. Co. there, also pipefitter at Bethlehem Steel Co., Sparrows Point, Md.
 English, Robert, 1708 E. 60th St., Cleveland, Ohio.
 Engstrom, Carl, 119 E. 86th St., Cleveland, Ohio.
 Evenson, E. O., c/o Evenson Concession Co., Cleveland, Ohio.
 Exl, Morris, 2910 Woodland Ave., Cleveland, Ohio.
 Falle, Thos. H., Purchase, N. Y.
 Ferguson, Alfred T., 225 Linden, Memphis, Tenn.
 Finesilver, Max, 1640 E. 40th, Cleveland, Ohio; jeweler.
 Fishman, Henry W., 5342 Ridge Ave., St. Louis, Mo.; is mechanic at 1911 N. 12th St. here.
 Flagg, Alpha C., 8218 N. Broadway; employed at Baden Auto Repair Co., St. Louis, Mo.
 Focht, Mrs. Leo P., 712 Tate St., Memphis, Tenn.; husband is insurance solicitor.
 Ford, Mrs. J. M., 2901 Prestiman St., Baltimore, Maryland.
 Franche, J. H., 1656 E. 75th St., Cleveland, Ohio.
 Fredricks, Lillian, 1612 E. 73rd, Cleveland, Ohio; office clerk.
 Gaghen, John, 312 N. 8th St., formerly of East St. Louis, Ill.
 Gannon, John, 3155 W. 111th St., Cleveland, Ohio.
 Garriss, J. Bruce, 54 Park Ave., Rochester, N. Y.
 Garriss, J. Bruce, 54 Park Ave., Rochester, N. Y.
 Gardner, John, 6308 Luther Ave., Cleveland, Ohio.
 Getry, Geo., 2306 Carnegie Ave., Cleveland, Ohio.
 Gilbreath, W. P., Memphis, Tenn.; construction foreman, later in St. Louis, Mo.
 Goldberg, Harry J., 2293 E. 103rd St., Cleveland, Ohio.
 Godfrey, F. H., Palmer Ave., Namarneck, N. Y.
 Goodson, Mrs. H. L., 665 Jordan St., Shreveport, Louisiana.
 Goldstein, M., 161 Franklin Ave., Hartford, Conn.
 Gordon, Frank, 6820 Central Ave., Cleveland, O.
 Gotchel, John W., 1529 Chestnut St., Cleveland, Ohio.
 Graf, Mrs. H., 257 Spokane Ave., Detroit, Mich.
 Gray, Mr. R. A., Pres., Oil Field Engine Co., Shreveport, La.
 Graves, Mrs. Clifford F. (Francis), buyer in hosiery dept. in Cleveland Ladies' Wear Store, Cleveland, Ohio.
 Grégor, Tony, 1073 E. 146th St., Cleveland, Ohio.
 Greiger, Frank, 5613 Carey Ave., Cleveland, Ohio.
 Griffing, C. C., 425 Webster Ave., New Rochelle, N. Y.
 Groth, W. J., proprietor of the Inn, E. & C. Bldg., there, Denver, Colo.
 Gustafson, Mrs. Peter, 347 Giddings Rd., Cleveland, Ohio.
 Hadden, Mr. and Mrs. Harry, formerly of Washington, D. C.; he is either in the contracting or building trade, and now said to be in San Antonio, Texas.
 Hale, Mrs. R. M., Houston, Texas.
 Hall, Mr. Jessie C., Hastings, Neb.; railroad engineer.
 Hall, Thurston, Shubert's Theatre, Pittsburgh; actor, Cleveland, Ohio, later.
 Hall, Miss May, 274 Wall St., Shreveport, La.
 Hallada, Mr. V., 623B N. Vandeventer Ave., St. Louis, Mo.
 Halstead, F., 11318 Hopkins Ave., Cleveland, O.
 Hauk, Mrs. Viva M., 2061 E. 3rd Cleveland, and also 1251 S. Hope St., Los Angeles, Calif.; was bookkeeper in Cleveland Ladies' Wear Store, Cleveland, Ohio.
 Haulen, John, 352 Willett Ave., Port Chester, N. Y.
 Hancock, Mrs. K. M., 823 Delaware St., Shreveport, La.
 Hartell, C. Glenville, Ct., c/o C. McKeever, New Rochelle, N. Y.
 Harman, O. F., Bisbee, Ariz.; is miner for Calumet Mining Co.
 Hartman, Geo., Tacoma, Wash.
 Hartman, Wm. H., 1216 E. 168th St., Cleveland, O.
 Haughton, Mrs. R. H., 311 Edwards St., Shreveport, La.
 Hawes, Fred, 319 Sixth St. S., Minneapolis, Minn. is specialty salesman.
 Hayes, Mrs. Francis, 713 Louisiana Ave., Shreveport, La.
 Heath, Mrs. Warren, 456 Riverside Drive, New York City, N. Y.
 Helman, H., 3030 W. 25th, Cleveland, Ohio.
 Henry, Alice M., 9110 Hillcock Ave., Cleveland, O.
 Hendricks, Mr. J. L., Ward Bldg., Shreveport, La., c/o Texas Co.
 Hine, Edward S., 31 Mayhew St., Larchmont, N. Y.
 Hook, Mrs. Mattie, 2099 E. 71st St., Cleveland, O.
 Horswell, E. A., R. F. D. No. 2 Savannah, Ga.
 Hostetter, Mr. D. H., Jr., 15 W. 55th St. and 56 Grave St., Beverly, Mass.
 Hull, D. S., Canton, Ohio.
 Humble, Dora (colored), 363 Ayers, Memphis, Tenn.
 Hume, T. C., Tacoma, Wash.; is shipyard worker.
 Huscat, Steve, 434 E. 158th, Cleveland, Ohio.
 Huskesson, Ira O., 2215 S. Jefferson Ave., St. Louis, Mo.
 Ingram, C. J., 1442 Burd Ave., St. Louis, Mo.; employed by Southern Iron Works, also was auditor for Armour & Co. of this city, was in Memphis and California some years ago.
 Jacobs, Geo. H., Statler Hotel, Cleveland, Ohio; automobile business.
 Johnson, Mrs. Josephine, Memphis, Tenn.; waitress.
 Johnson, Geo. K., 589 E. Trigg, Memphis, Tenn.; plasterer.
 Johnson, Mrs. Wm. A., 1318 Monroe, Memphis, Tenn.; husband is auto mechanic.

Johnson, J. Wm., 10139 Hulda Ave., Cleveland, O.
 Johnson, M. W., 9513 St. Clair Ave., Cleveland, O.
 Johnson, Mrs. Bennie M., 154A Gilneas, Memphis, Tenn.
 Jones, Geo. H. (colored), San Francisco, Calif.; contractor.
 Jones, Holmes M., Avon Rd., New Rochelle, N. Y.
 Jordan, Mrs. Robt. Jr., c/o Caddo Abstract Co., Shreveport, La.
 Kadeljeck, Oscar, Willoughby, Ohio.
 Karbush, Frank, 8041 Hoffman Ave., Cleveland, Ohio.
 Kasalak, Steve, 7897 Yeskel Cy., Cleveland, Ohio.
 Kavanaugh, Thos., New Rochelle, N. Y., formerly of Grace Church St., Port Chester, N. Y.
 Keck, John J., 4214 Woburn Ave., Cleveland, O.
 Keehel, Mrs. A. L., 102 Lake Front Ave., Cleveland, Ohio.
 Keith, Miss Pearl, 2790 Fairfield Ave., Shreveport, La.
 Keister, Fred, 1529 Pontiac St., Cleveland, Ohio.
 Kamla, Mrs. M., Naberton, La., c/o Texas Co.
 Katzkin, Jacob, Tulsa, Okla.
 Kemp, Julius D., 251 Court, Memphis, Tenn.; employed at some Near Brewery, later said to have gone to St. Louis, Mo.
 Kennedy, Mrs. L., 435 Egan St., Shreveport, La.
 Kelliber, Wm., New Rochelle, N. Y.
 Klein, J. Samuel, St. Louis, Mo.; wholesale grocery salesman.
 Koettmann, Harry, 4221 Fair Ave.; worked for Missouri Pacific R. R. in the Ry. Exch. Bldg. in St. Louis, Mo.; formerly resided at 4914 Natural Bridge Ave.
 Kovacs, Bella, 8410 Cumberland Ave. (alias John Kuttyan), Cleveland, Ohio.
 Kramer, Henry L., 1224 N. Euclid Ave.; grocer for the Barkley and Duball, at 910 N. Kingshighway, St. Louis, Mo.
 Kramer, Wm. J., 2826 Minnesota Ave.; real estate business at same address.
 Kruschke, Leslie M., 209 State St., Harrisburg, Pennsylvania.
 Kun, Geo., 2729 E. 79th St., Cleveland, Ohio.
 Lantrip, Miss Mattie, 619 Euclid Ave., Shreveport, La.
 Langtry, Ernest L., 1604 Superior Ave., Cleveland, Ohio.
 Lawrence, Mr. James O., 2824 Frederick St., Los Angeles, Calif.
 Leash, Miss Alice, 4317 Windsore Ave., Cleveland, Ohio.
 Lee, Michael, 14602 Savannah Ave., Cleveland, O.
 Leets, Mrs. J. R., 8607 Cedar, Cleveland, Ohio.
 Le Feber, Robert P., Tacoma, Wash.; automobile salesman.
 Leskal, Mike, 8120 Holton Ave., Cleveland, Ohio.
 Lewis, Miss Anna, 1050 Louisiana Ave., Shreveport, La.
 Lewis, Henry I., 3715 Cedar Ave., Cleveland, Ohio.
 Luidston, W. A., 149 Sixth Ave., N. Pelham, N. Y.
 Lloyd, Henry, Arizona Studios, 327 W. Washington, Phoenix, Ariz.
 Long, Gooch, 11902 Scottwood Ave., Cleveland, O.
 Lonzie, Nick, 134 Woodworth Rd., Cleveland, O.
 Loveridge, John, 5017 Haight Ave., Cleveland, O.
 Lynch, Grover, 9607 Cedar Ave., Cleveland, O.
 Lynn, W. H., Panama City, Fla.
 Mahan, John R., 174 Baldwin St., Waterbury, Conn.; connected with the Vitagraph Film Co., 712 Eleventh St., N. W., Washington, D. C.
 Manne, C., 1905 Penn St.; worked for Consolidated Coal Co., 1748 Ry. Exch. Bldg., St. Louis, Missouri.
 Mannes, Wm., 4937 Outhwalte, Cleveland, Ohio.
 Mapes, H. L., New Rochelle, N. Y.
 Markovitz, Ludwick, 1064 E. 66th, Cleveland, O.
 Martin, Mrs. N. A., Saenger Bros., Shreveport, La.
 Martincich, 6030 St. Clair, Cleveland, Ohio.
 Marnille, Mrs. Nick, 610 Henry St., Camden, N. J.
 Marsden, Mrs. F. C., 510 Western Ave., Shreveport, La.
 Mate, Thos. E., 255 E. Iowa, Memphis, Tenn.; also at Colorado or California.
 Mattern, Mr. J. E., Cleveland, later Detroit, Mich.; store supt. ladies' wear.
 Malone, Wm. A., 2601 W. 14th St., Cleveland, O.
 Maxwell, J. A., 4806 Euclid, Cleveland, O.
 McAlpin, Miss Maybelle, 432 Robinson Place, Shreveport, La.
 McCall, Horace, 2405 E. 14th, Cleveland, O.
 McCarthy, Mrs. Rose (Wm.), Seattle Wash., or San Francisco, Calif.; office clerk.
 McCullough, Mrs. Ollie, 2188 E. 33d, Cleveland, O.
 McClelland, Mrs. P. A., 510 Atkins Ave., Shreveport, La.

McClure, M. L., Lincoln, Neb.; miller with Larabee Mills.
 McCombs, Chas. H., 16 Bersford Rd., Cleveland, Ohio.
 McDonald, Mrs. Mildred, Memphis, Tenn., later Buffalo, N. Y.; waitress.
 McDonald, Chas., Detroit, Mich., c/o Culverth Litho. Co., Detroit, Mich.
 McDowell, Mathew, 4107 Russell; salesman, R. Franklin Stock Yards, E. St. L.
 McGallops, W. G. and Catherine, R. F. D. No. 2, Brunswick, Ohio.
 McGilly, J. E., 1726 Fulton Rd., Cleveland, Ohio.
 McHale, Thos., 1402 E. 63rd St., Cleveland, Ohio.
 McHenry, J. C., 1931 E. 79th, Cleveland, Ohio; automobile business.
 McKelvey, Wm., 15115 Darwin Ave., Cleveland, O.
 McKenzie, Milwton L., 6714 Lexington, Cleveland, Ohio; is auto mechanic.
 McRonald, Wm., 10309 St. Clair Ave., Cleveland, Ohio.
 Meade, S. W., Norfolk, Neb., later Sioux City, Ia.
 Meeker, Mrs. L. R., 135 W. 16th St., also 240 Riverside, and Hotel Hamilton, New York City.
 Meinke, Frank, 2704 Dennison, Cleveland, Ohio.
 Meisler, Mr. T. C., Shawnee, Okla.
 Merencio, Steve, 1894 Neff Rd., Cleveland, Ohio.
 Mertz, Sebastion, East Port Chester, Conn.
 Meyerson, Benj., 8934 Quincy Ave., Cleveland, O.
 Mills, B., Leicester and Gleen, Port Chester, N. Y.
 Miller, Mrs. J. H., c/o M. Levy Co., Shreveport, La.
 Mitchell, Robt., 216 Society for Savings Bldg., Cleveland, Ohio.
 Moore, J. J., Chicago, Ill.
 Moore, Mrs. Flora, Chatham Hotel, New York City, N. Y.
 Morris, Earl C., 224 S. 21st St., Irvington, N. J., later at 21st and 17th Ave. there.
 Morgan, Mrs. W. L., 1401 Greer Ave., Shreveport, La.
 Morristy, Mrs. P. H., 2822 Jackson St., Shreveport, La.
 Mucha, Stanley, 719 Starkweather Ave., Cleveland, Ohio.
 Myslis, Samuel, formerly of 493 Third Ave., also 36 Bank St., New York City, N. Y.
 Murtha, Mrs. Ruth, 425 Pembroke Ave., Norfolk, Va.
 Nance, Mrs. R. L., Belcher, La.
 Nemeth, Andrew, 9009 Frederick Ave., Cleveland, Ohio.
 Newall, Mrs. D. C., Ritz-Carlton Hotel, New York, N. Y.
 Nicholls, Geo. A., 13615L S. Blvd., Cleveland, O.
 Nicodemus, J. Lee, 116 Parsons Ave., Webster Groves, Mo.
 Norcross, Mrs. Geo., 1423 Robinwood, Cleveland, Ohio.
 Nudelman, R. M., known as Mike Nudelman, Chicago, Ill.
 Ogilvie, Mrs. H., 100 W. 59th St., New York O.
 O'Dell, Miss Lola, 139 N. 18th St., Lincoln, Neb. City, N. Y.
 Oel, George, 437 E. 157th Ave., Cleveland, Ohio.
 Packard, J. A., 1037 S. Alverado, Los Angeles, Calif.
 Page, J. F., 790 N. Broadway, Yonkers, N. Y.
 Paget, Leslie, 75 Jerome Ave., Jamaica, L. I.
 Pailey, Frank E., 1245 Lakeview Rd., Cleveland, Ohio.
 Park Garage, The, Toledo, Ohio.
 Paris, Wm. S., 7621 Wade Park Ave., Cleveland, Ohio.
 Parris, A., 23 Chester St., Newark, N. J.
 Parsons, Leon, 2573 E. 79th St., Cleveland, Ohio.
 Pettit, Jas. C., 8519 Hough, Cleveland, Ohio.
 Peters, Mrs. G. S., Belleclaire Hotel, New York City, N. Y.
 Pierce, Leona (colored), 211½ S. 2nd St., Memphis, Tenn.
 Pinkey, Miss Helena, 67 College Ave., Annapolis, Maryland.
 Platt, John Crosby, c/o Eubanks & Platt, 52 Wall St., New York City, N. Y.
 Plescov, I., 5911 Griswald Ave., Cleveland, Ohio.
 Poe, Miss Marjorie, 8506 Cedar Ave., Cleveland, Ohio.
 Potter, Edmond, 1002 E. 152d St., Cleveland, O.
 Pounds, Chas. 2183 E. 36th, Cleveland, O.
 Preston, Mrs. W. H., 933 State St., Bowling Green, Ky.
 Prather, Mrs. W. W., c/o Inn Hotel, Shreveport, Louisiana.
 Pretz, Miss Verna, 2929 Macomb St., Washington, D. C.

- Prenatt, Arthur, 1566 Winchester Ave., Cleveland, Ohio.
- Price, John, Tacoma, Wash.; is laborer.
- Procter, J. C., Kingston Springs, Tenn.
- Quam, Miss Katherine J., 3002 13th St., N. W., Washington, D. C.; later California.
- Quick, Mrs. Inez, 353 Shelby and 363 Popular St.; waitress at 5c & 10c Store, Memphis, Tenn.
- Ranger, Mrs. W. B., 1352 W. 93rd, Cleveland, O.
- Ratcliff, Miss F., 511 Allen Ave., Shreveport, La.
- Regal, Miss Mary, somewhere in California; worked in the Geological Survey.
- Reiss, Hal S., 9326 Hough Ave., Cleveland, Ohio.
- Reitz, Miss Erma, 1744 Buckner Ave., Shreveport, La.
- Reynolds, Chas., 6620 Wade Park Ave., Cleveland, Ohio.
- Reynolds, Ben, 2042 Superior Ave., Cleveland, O.
- Rice, Mrs. N. Bar, 328 Union, Memphis, Tenn.; husband is stock buyer.
- Rice, John, 731 E. 185th, Cleveland, Ohio.
- Rifkin, Miss Nan A., 1734 N. Carey St., Baltimore, Md.; stenographer.
- Rish, O. W., Norfolk, later Omaha, Neb.
- Robinson, R. H., Providence, R. I.
- Robinson, Mrs. Della (or Reeves), 249 Vance, Memphis, Tenn.
- Robinson, Mrs. Marion H., 197 Elm St., New Rochelle, N. Y.
- Rock, John G., 187 Huegenot St., New Rochelle, N. Y.
- Rockwell, Mrs. John (Odelia), Maryville, Kan.; wife does washing.
- Rogers, J. P., 1938 W. 58th St., Cleveland, Ohio.
- Rogey, H. E., Tacoma, Wash.; shipyard worker.
- Romaine, Chas., 2579 Exeter Rd., Cleveland Heights, c/o American Express Co.
- Rubinstein, Mrs. E., 140 W. 69th St., New York City, N. Y.
- Ruskin, Mrs. H., 910 Lakeview, Cleveland, Ohio.
- Russell, Mrs. E. E., 10626 Hampden, Cleveland, O.
- Sager, Arthur N., 61 Broadway and 58 W. 59th St., New York City, N. Y.
- Sandidge, Mrs. John, 228 Adams, Memphis, Tenn.
- Sanders, A., 603 W. 111th St. and 24 Hudson St., New York City, N. Y.
- Sapp, Miss Lucian, c/o North Louisiana Sanitarium, Shreveport, La.
- Sayles, Hames F., 291 Pelham Rd., New Rochelle, N. Y.
- Sawyer, L., Pine St., New Rochelle, N. Y.
- Schmalhofel (or er), Mrs. F. J., San Francisco, or Seattle, Wash.; candy store clerk.
- Seaburn, Mrs. S. J., 755 E. College St., Shreveport, La.
- Seamer, Mrs. Chris, 45 Smith St., Port Chester, N. Y.
- Seckinger, Mrs. Pearl, Port Neda, Fla., also Crystal River, Fla.
- Self, Miss Theo., Houston, Texas, c/o Western Union.
- Sermone, Mrs. H. A., c/o Traction Co., Shreveport, La.
- Shelief, A. E., 858 E. 75th St., Cleveland, Ohio.
- Schoemehl, Jos. J., 3438 Osage St.; worked for Mo. Pacific R. R. in the Ry. Exch. Bldg., St. Louis, Mo.; is clerk.
- Scofield, Frank D., 13308 Hartford, Cleveland, O.
- Shasolan, Nathan, 2920 E. 34th, Cleveland, Ohio.
- Sheldon, Mrs. E. L., 80 Washington Square E. and 16 Gralnery Park, New York City, N. Y.
- Shores, Miss Myrtle E., 2126 R St., N. W., Washington, D. C.
- Sleford, A. E., 6904 Superior, Cleveland, Ohio.
- Silvania, Irma, 1017 Ansel Rd., Cleveland, Ohio.
- Simpson, Frank, 5702 Storer Ave., Cleveland, O.
- Smith, Frank L., said to be in Stockton, Calif.; Southern Pacific clerk.
- Smith, J. E., 5841 Wabash Ave., Chicago, Ill.
- Smith, Mrs. R. L., 1209 Park Pl., Shreveport, La.
- Sniffen, Mrs. H., Broad St., Port Chester, N. Y.
- Socia, Mr. J. H., Penn. Yan, N. Y.
- Spellman, Dyer, 21-29 St. Paul St., Brooklyn, N. Y.
- Sperr, Angello, Stop 24, Wickliffe, Ohio.
- Spiros, Chas., 2187 E. 55th, Cleveland, Ohio.
- Stagonovich, George, Amsterdam, Ohio.
- Stambaugh, Albert, c/o Superior Steel Mills, Cleveland, Ohio.
- Steambarge, Orville, 2158 E. 69th St., Cleveland, Ohio.
- Stearnes, Lieut.; is aviator in some camp in Ohio.
- Stewart, J. E., 4123 Westminster Pl., St. Louis; during apple season was in Rochester, N. Y.; later at St. Mary's, Mo.
- Stewart, R. B., Gresham, Ohio.
- Stewartson, Homer, 1494 Addison Rd., Cleveland, Ohio.
- Storer, I. B., 1603 Prospect Ave., Cleveland, Ohio.
- Strand, Elizabeth, Tacoma, Wash.; clerk in department store.
- Stringfellow, Mrs. G. W., 538 Wall St., Shreveport, La.
- Sturdivant, Mrs. W. J., c/o Western Union, Shreveport, La.
- Suess, Mrs. J. A., 1703 Buckner St., Shreveport, Louisiana.
- Swahlisted, W. J., 5746 Era Ave. and 5045 Thrush Ave., St. Louis, Mo.
- Szyca, Elizabeth, 9209 Cumberland Ave., Cleveland, Ohio.
- Tapper, Miss Caroline F., temporary address, Norfolk, Va.; connected with Camp Community Service.
- Taylor, Chas. E., 197 Adams, Memphis, Tenn.; piano or oil salesman.
- Taylor, Miss Marion, connected with John Wannamaker, New York City, N. Y.
- Taylor, Louis, 5708 Woodland Ave., Cleveland, O.
- Teft, Wm. S., 11421 Orville Ave., Cleveland, O.
- Thompson, F. B., 42 Reynolds Ave., Harrison, N. J.
- Thompson, Miss Dee, Denver, Colo.
- Thomplins, John, Rye, N. Y.
- Tincher, Frank, 13347 Superior Ave., Cleveland, Ohio.
- Todd, Marion E., Columbia, Ohio.
- Tolbot, Mrs. L. H., Pleasant Hill, La.
- Tomashatt, A., 1736 Clifton Blvd., Cleveland, O.
- Tomley, Mrs. S., 136 Columbia Rd., Brooklyn, N. Y.
- Torney, Martin J., 84 Crescent Ave., New Rochelle, N. Y.
- Trent, Andrew (colored), 360 Wellington, Memphis, Tenn.; local mgr. of Colored Ins. Co.
- Trigg, Miss Dorris, 649 Wichita St., Shreveport, La.
- Turott, Julius C., 6019 McPherson Ave., c/o Bell Telephone Co., St. Louis, Mo.
- Turczyk, Andrew, 2516 Thurman Ave., Cleveland, Ohio.
- Twell, Louis, Huntington, W. Va.
- Upchurch, Mr. G. H., P. O. Box 193, Pine Bluff, Ark.
- Ullmann, A. C., Newark, N. J., c/o Salicylate Products Mfg. Co.
- Urdang, J., Rochester, N. Y., c/o Duffy Powers Co., Rochester, N. Y.; employed as buyer.
- Urdang, J. S., 316 W. 42d St., New York City, N. Y.
- Valle, Florence, 3119 Kimberly Ave., St. Louis, Mo.
- Vanderpool, Ray, Noble, Ohio.
- Van Rosen, G., 522 Smith St., W. Hoboken, N. J.
- Van Schaick, Corleis Ave., Pelham, N. Y.
- Vaughn, C. D., 41 Maine St., New Brunswick, N. Y.
- Vines, J. C. (Vines Cafe), 1827 Third Ave., Bessemer, Ala.
- Vinson, Miss Thelma, c/o Baird Co.
- Volck, Mrs. M., Chatham Hotel, New York City, N. Y.
- Von Unruh, Dr. V., 1 E. 124th St., New York City, N. Y.
- Weatherford, Mrs. T. Allen, 383 Park Ave., New York City, N. Y.
- Wacker, Mr. Wm., 9610 Hollingsworth, Cleveland, Ohio.
- Walcott, Miss Helen, 200 W. 57th St., New York City, N. Y.
- Walker, Benjamin, 2602 Fayne, Cleveland, Ohio.
- Wall, Mrs. C. S., 712 Christian St., Shreveport, La.
- Wallace, Mrs. Sadie, 358 Shelby, Memphis, Tenn.; employed at 5-10c store there.
- Wallach, Miss, 1482 Broadway, New York City, N. Y., c/o Walter Hast, New York City.
- Watlington, Miss Lizzie, 1932 Walnut St., Shreveport, La.
- Weilin, Walter, 1015 18½ Ave. N. E., Minneapolis, Minn.; auto mechanic.
- Wegoda, Miss Jenney, 201 W. 109th St., c/o Supt. of Bldgs., New York City, N. Y.
- Wellstead, Mrs. Cora, 20 Hosea Ave., Port Chester, N. Y.
- Whately, Mr. J. E., St. Joseph, Mo.; floorwalker at Hirsch Bros. D. G. Co. there.
- Wernick, Mr. M., 510 West Side Ave., Jersey City, N. J.
- White, C. L., Elyria, Ohio; Cleveland, Ohio.
- Whitney, Miss Frances, 5418 N. 41st, Tacoma, Wash.
- Whitman, Eugene D., 2750 Hampshire Rd., Cleveland, Ohio.
- Wilcox, Miss Stella, 654 Jordan St., Shreveport, Louisiana.

Wildner, Mrs. F. S., 324 Pennington Ave., Pas-saic, N. J.
 Wilson, G. M. (alias Fred J. White), 1482 Ansel Rd., Cleveland, Ohio.
 Williams, Roger P., Rochester, N. Y.
 Wood, Mr. W. H., 723 Dwight Bldg., Kansas City, Mo.
 Woodward, H. E., San Francisco, Calif; worked for custom broker.
 Woolledge, W. W., c/o Apex Mfg. Co., Boston, Mass.
 Wright, Mrs. E. D., 6801 Euclid Ave., Cleveland, Ohio.
 Wyckoff, J. W. Wickliffe County Club, Cleveland, Ohio.
 Young, Mr. W. F., connected with Goodyear Tire & Rubber Co., Rochester office, New York.
 Yount, Mr. S. D., Shreveport, La.
 Zalue, Mrs. Albert, 230 Beauregard St., Shreveport, La.
 Zeigler, Park, and wife, Marion, 144 Lincoln Ave., Milwaukee, Wis., later Harrisburg or Lebanon, Pa.
 Varney, J. A., 193 Friendship St., Providence, R. I., formerly of Attleboro, Mass.
 Nadeau, Geo. R., 1751 N. Park Ave., Philadelphia, Pa., also Briggs St., Phenix, R. I.
 Meadows, Chester, Battle Creek, Mich.; Val-paraiso, Ind.
 Strange, A. W., Rhea Springs, Tenn; Rhea Spgs. Hotel; now supposed to be in Miami, Fla., or Daytona, Fla.
 Harvey, Mr. David, New York City, N. Y.
 Shaffer, Miss A., 1063 5th Ave. and St. Luke's Pl., New York City, N. Y.
 Saunders, Mr. Kendall, c/o Waltham Watch Co., Waltham, Mass.
 Beyer, Miss Florence, 15 E. 35th St., New York City, N. Y.

WHO KNOWS BEN GROSS?

Party giving above name, giving address as 1609 S. 15th Ave., Birmingham, Ala., stopping temporarily at Pennsylvania Hotel, New York, issued checks on First National Bank of Birmingham. Bank says no such account. Described as 5 feet 6 inches, 150 pounds, clean shaven, medium complexion; wore glasses, tan overcoat, dark clothes. Notify National Office if you know him.

SPECIAL INFORMATION ON FILE

Levander H. Vail, alias J. W. or I. W. Horton, formerly of Salt Lake City, Detroit and Denver, now supposed to be in Kansas City. Miss Zora McDonald or Miss Zora Mae Ozwit, formerly of Denver, Salt Lake and Detroit. Anyone knowing the present address of either of the above please notify National Office.

WARNING FROM MEMPHIS—HOTEL MEN PLEASE NOTE

Printed checks drawn on First National Bank, Memphis, signed Union Motor Car Co., by Horace Hall, manager, seventy-five dollars, cashed by Merchants Hotel, Little Rock. Similar check, fifty dollars, cashed by Caddo Hotel, Texarkana, Ark. Checks are forgeries. Firm has no account in First National Bank. Correct name of manager is Hull, not Hall.

BIRMINGHAM, ALA.

Party giving name as Mrs. A. B. Stevens gave check on Merchants and Farmers Bank of Meridian, Miss. Claimed to have been out of cash and wanted to buy waist \$4.98, check \$10.00 and got the rest in cash.

Description, brown eyes, fair skin, about 35 years of age, weight about 105 pounds; wears blue suit, small hat and has with her child about four years old.

NELSON VISITS OMAHA

"Onward Omaha" sentiments expressed by speakers at a "Build Up Omaha" dinner held recently by the Associated Retail Credit Bureau and Credit Men were received enthusiastically by 500 men and women attendants in the Chamber of Commerce rooms.

The keynote of the occasion was that 1921 promises the restoration of sound business conditions and that Omaha's commercial pulse is beginning to beat in a normal manner.

The presence of a goodly number of representative business women added interest to the function. E. W. Nelson of Lincoln, vice-chairman of the National Association of Credit Men, attended with a company of 20 Lincoln persons, including H. B. Smith, chairman of the Lincoln credit men's organization. Maomi Nelson came from St. Joseph, Mo., to attend the dinner and to learn something of the indomitable spirit which permeates the business of this metropolis.

Through every day and every hour that passes,
 Let me press forward, glad to take and give;
 Looking at life through clear not murky glasses,
 And, come what may, finding it good to live.
 —Edgar A. Guest.

THE WASHINGTON CONFERENCE

Retail credit men from Washington, Oregon, Idaho and Montana will gather at Spokane on Feb. 22 for a two-days conference. This will be the first gathering of retail Northwest credit men.

Enthusiastic responses are being received from all Northwest cities, according to Frank P. Shockley, president of the conference, and it is believed at least 100 will attend. J. W. Lewis, banker of Los Angeles and director of the National Retail Credit Men's Association, is expected to represent the national body.

The conference will be held in the Davenport Hotel, where the annual conference of wholesale credit men of the Northwest was held a few months ago. C. L. Graden of H. Liebes & Co., Portland, will speak on present and future business conditions as they affect the granting of credit. George W. Greenwood, cashier of the National Bank, Spokane, will tell what banks are doing and what they might do to help retail credit men. F. N. Graves of R. B. Wilson & Co., department store, Ellensburg, Wash., will use the text, the country merchant's problem: "When is an account past due, how should it be collected and should interest be charged?" C. A. Johnson of Rhodes Bros., department store, Tacoma; Glen Pattee of R. I. Hurd & Co., clothiers, Spokane, will each deliver five-minute talks.

R. W. Watson of the Washington Trust Co., Spokane, will give his views on how best to organize the credit men of the Northwest to secure the best co-operative results. A representative from Seattle will tell how to determine and how to enforce credit limits. These talks will be distributed through the two-day session. Following each talk Chairman Shockley will hold a 15-minute quiz on the topic discussed, in which all present may take part.

AN IMPORTANT LETTER

Referring to article headed "Tell Your Wholesale Friends About This Fellow," appearing on page 8 in December, 1920, Credit World.

A. Pollizzi (referred to in article), an Italian, and Giacomo Accardi are two of an organization of three crooks, of which Salvatore Barbero is the head, brains and executive.

They are now and have been for several years working a confidence game and false pretense swindle among the merchants, wholesale and retail, in at least a dozen cities of the East.

In the winter and spring of 1919 they made a clean up and get away of approximately \$10,000.00 here in Baltimore in about five (5) months from possibly a dozen merchants.

I went before the grand jury and had Barbero indicted, then secured a warrant for his arrest, since which time five (5) more warrants have been gotten out for him here. I then had a reward offered of \$100.00 for his apprehension. In addition, the Jewelers' Alliance have a standing reward of \$100.00, making a total reward of \$200 and six warrants.

A short while later, or on June 10th, 1919, I prevailed on the Marshal of Police here to have Barbero and his confederates circularized among the police departments of the several cities, but to date he or any of his accomplices have not been apprehended.

Today I again took this matter up with the police department. This time with our new Commissioner of Police, General Gaither, and he has promised me his co-operation.

I feel that if this letter to you is published in the Credit World along with the enclosed verbatim copy of the police department circular, it will be the means of apprehending this bunch of crooks in a very short while. Thanking you, I am,

Yours very truly,
W. H. Kearfott, credit Manager,
Care George Walter (Jeweler),
7 W. Lexington St.

Also member Credit Men's National Association and Deputy Sheriff Baltimore County.
W.H.K./M.T.

Police Department.
Office of the Marshal.
Baltimore, Md., June 10th, 1919.

\$100.00 reward for the arrest of Salvatore Barbero, an Italian, under indictment here for larceny and false pretenses.

He is about 55 years of age, 5 feet 4 inches tall, 230 pounds, round-shouldered, very puffy, smooth, round face, hair tinged with gray; careless about his facial appearance and goes several days without shaving; usually wears dark clothes.

Barbero obtains valuable jewelry under pretext of showing it to a prospective purchaser. He sometimes brings with him one or two other Italians—Giacomo Accardi and Vincebo Polizzi—represents them as his employees and stands sponsor for them for valuable jewelry obtained on conditional sale. He is a cheese manufacturer and dealer and may establish a small business as such in your city, defrauding those who give him credit.

Accardi and Polizzi are also wanted as ac-

complices, but the reward is for the arrest of Barbero. Please notify all jewelry stores and concerns handling cheese of his operations and request their co-operation in effecting the arrest of the trio. Should you be successful in this respect, advise by wire and an officer will be sent for them.

Robert D. Carter, Marshal.

FROM BUFFALO, N. Y.

On January 12 a man giving his name as F. B. Moore cashed several checks drawn on the Central Branch of the Marine Trust Co. of this city and signed by him. They were all drawn for the amount of \$20. The bank reports that they do not know this party and that they have never carried an account under this name. He is described as being about 6 feet tall, muscular appearance, dark complexioned, age about 30 years.

On December 22 a man representing himself to be Daniel Morris and stating that he was in Buffalo as a representative for the Ohio Industrial Bureau of Akron, Ohio, cashed a check drawn on the National City Bank of Akron, Ohio, payable to the order of Daniel Morris and signed by Mathew Walsh as treasurer of the Ohio Industrial Bureau. Ohio Industrial Bureau was printed on the check in small letters directly over the signature. The check was written with a protectograph which stamped "Pay \$60 and 00 cts." There also was a serial number which appears to have been printed by a numbering stamp. The bank reports that the Ohio Industrial Bureau had an account there for a few days. The account was closed and they know nothing of his whereabouts.

We are desirous of learning the whereabouts of the persons connected with the Ohio Industrial Bureau and also of Daniel Morris.

FROM ST. LOUIS

R. E. Forsythe, alias Robert Delaney, is wanted in St. Louis, also Peoria, Ill., passing N. G. checks.

Described as age about 38 years, 5 feet 8½ inches, 160 pounds; has medium chestnut hair; wearing dark green suit, three-quarter length brown overcoat. Acts very friendly and seems to know everybody.

NEW YORK

Check on Fletch Savings & Trust Co., Indianapolis, Ind., signed C. H. Campbell, returned "N. G."

Description, young man about 28 years old, 5 feet 6 inches, weight about 130 pounds, light complexion; wore blue overcoat, double breasted, blue serge suit and soft hat.

It took neither a bright man nor a courageous one to prosper during the boom just past, but you must have a backbone now; you must be a fighter in this great game of commerce, and you must be prepared to fight clean.

It's a job worth while, my friend; so organize your every effort and go to it with that bulldog determination that knows no fear—Geo. H. Capper, V.-P. Capper & Capper, Chicago.

MERCHANTS' ASSOCIATION CATCHES ROBERTS

Silas A. Roberts, alias S. A. Roberts, alias C. W. Sterns, alias Charley Spears, alleged notorious check artist, is in jail at Houston, Tex. The alleged forger was apprehended in Houston last week by government agents on information from the Merchants' Protective Association.

Roberts is alleged to have passed approximately \$300 worth of bad checks in Little Rock. In fact, it is said he has confessed to Houston detectives.

He represented himself as being employed by the United States recruiting office and presented papers showing he was employed by the Texarkana (Ark.) recruiting office. He claimed his father was a shoe merchant in Texarkana.

Roberts worked his check-cashing system by purchasing a small amount of merchandise from firms and paying with a check calling for considerably more than the cost of his purchases.

It also has been intimated he has worked his check-cashing system in Houston, Beaumont and Galveston, Tex., and New Orleans, La.

Charles Stein and Charles Pruiett, house detectives of the Gus Blass Company and Pfeiffer Bros., respectively, and of the Merchants' Protective Association were instrumental in his apprehension.

JURY OF WOMEN DECIDE WIFE NEEDED COAT—150 PERSONS ATTEND TRIAL

"We, the jury, find the issue for the plaintiff and assess the damages in the sum of \$60, as the coat is a necessity to cover the waist that can be looked into," is the verdict returned by the jury of women which heard the testimony in the mock trial staged at the Chamber of Commerce by the Retail Credit Men of Springfield at their regular monthly dinner.

The case was based on a suit instituted by the "Himm Stores Company" against "Bohn Jyng" for the sum of \$60, the price of a coat bought by Mrs. Jyng, for which her husband refused to pay on the ground the purchase of the coat was extravagance. Judge T. Sturgis presided as judge of the court, Ed. Holman served as sheriff, C. B. Roberson was clerk of the court, and Miss Fama Kirby served as court stenographer. Attorneys for the plaintiff were Lon S. Haymes and Harold T. Lincoln, while W. W. Hamlin and C. H. Skinker, Jr., pleaded the cause of the defendant.

George Bender represented the Himm Stores Company and prosecuted the suit. Mrs. Bender was a witness for the prosecution and testified that she sold the coat to Mrs. Jyng, who was wearing a thin waist and needed the wrap. The character of Mrs. Jyng was impersonated by Mrs. Coma Turner-Rice, who told the jury of her need of the coat with tears in her eyes. John Byng, as Bohn Jyng, maintained that his wife was extremely extravagant and did not need the coat. Julius Seifert and Tom Watkins testified that their business transactions with the defendant had caused him to limit his account and that he

was considered "poor pay." At the conclusion of the testimony the attorneys argued the cases of their clients with unusual oratory. Following the judge's instruction, the jury retired and after deliberating fifteen minutes returned a verdict for the plaintiff. Members of the jury were: Mrs. Alma Lohmeyer, Mrs. Ray Kelly, Mrs. Arch Morrison, Miss Janie Hubble, Mrs. Karl Schwieder, Mrs. Will Roberts, Mrs. C. B. Robertson, Mrs. John Byng, Miss Zelota Sage, Mrs. F. O. Small, Mrs. Len Duncan and Mrs. Richard Liepman. The trial was marked by many clever witticisms and amusing repartee on the part of those involved.

A business session followed the trial, at which the following officers for 1921 were elected: Ray D. Kelley, president; C. L. James, vice-president; John W. Byng, secretary and treasurer. Directors: George D. Bender, Arch Morrison, John M. Conkling, L. Homan, L. H. Turner and George Schilling.

The meeting was one of the most interesting held by the Retail Credit Men and was attended by 150 persons.

USE OUR EMBLEM ON YOUR COLLECTION LETTERS

GOSPEL OF THE CREDIT MAN

On the walls of the offices of credit managers in a Western city are posted newspaper clippings of a letter in one of the city's newspapers. This letter has become a classic with the credit men, a gem of thought and language on the art of paying your debts. It is as follows:

THE WILL TO PAY

"The will to pay your debt is hereditary, just as much as red hair or bucktooth.

"It is a common fallacy that a man pays his debts because he has money. This is not necessarily true. On the contrary, the matter of paying has only a remote relation to money.

"On the one hand is your friend in abundance of money who cannot be cajoled, threatened, beaten or gassed into paying the most ordinary debt. On the other hand, the poor fellow without a visible dollar—you know him—is Johnny on the invoice.

"Money has little to do with it, in either case. It is the breed of the man.

"The man who pays is the man who thinks in advance. He never flashes a roll; he does not drive a car and carry a mortgage at the same time; he does not hang up the butcher, or the grocer, for the food he cannot afford to eat; he never lights a fire without wondering where the coal man gets off. He never throws the bull, nor pitches the bluff, nor gives notes, nor writes checks dated **tomorrow**, but when the bill comes in he is there with the coin of the realm, God bless him.

"Sometimes he feels sore at the rest of us. He does not see that he gets on any better than the fellow who skims as he goes. Still he goes on and on and pays, simply because it is in the breed.

"And, after all, the world does not think much of his breed. The man who pays is the bulwark of society. He is the balance wheel of civilization. He is the mainspring of commerce. Business blesses him and he has honor among men at all times."

TWENTY THOUSAND

IF EVERY MEMBER WILL GET ONE NEW MEMBER IT MEANS
WE WILL HAVE TWENTY THOUSAND RETAILERS WORKING
FOR GOOD CREDITS AND PROMPT PAYMENTS.

SURELY NO RETAILER WILL HESITATE TO PAY FIVE
DOLLARS A YEAR TOWARD THIS CAUSE.

GET SOME RETAILER TO SIGN THE ATTACHED AND JOIN
IN THIS WORK.

Prompt Pay

Good Credits

Good Service

THE RETAIL CREDIT MEN'S NATIONAL ASS'N

National Bank of Commerce Bldg., St. Louis, Mo.

I desire to make application for membership in your association, and
enclose herewith five dollars, being my dues for one year and including
subscription to the CREDIT WORLD.

I agree to co-operate both locally and nationally with all Retail Credit
Men, and assist in upbuilding this Association.

Name.....

Address.....

City..... State.....

Firm represented..... Date.....

Kind of business.....

Recommended by.....

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RELIABLE COLLECTION SERVICE

ALABAMA, BIRMINGHAM.

Mr. W. V. Trammell, Merchants Credit Association, 223 First National Bank Bldg.

CALIFORNIA, LOS ANGELES.

Retail Merchants Credit Association, Inc., 300 I. W. Hellman Bldg.

COLORADO, DENVER.

Chiles & Harrison, 613 Kittredge Bldg. Also handle collections in WYOMING and NEW MEXICO.

CONNECTICUT, HARTFORD.

Connecticut Credit Bureau, 415 Palace Theatre Bldg.

CONNECTICUT, STAMFORD.

C. W. Boyd, Secretary Merchants' Credit Association.

ILLINOIS, CHICAGO.

Mr. Frederick L. Davies, Credit Reference Exchange, 35 S. Dearborn St.

IOWA, DES MOINES.

Credit Reference and Reporting Co., 312 Crocker Bldg.

KENTUCKY, COVINGTON.

Credit Men's Association of Northern Kentucky, Covington, Ky.

LOUISIANA, NEW ORLEANS.

Business Men's Credit Bureau, 1919 Maison Blanche Bldg.

MASSACHUSETTS, BOSTON.

Credit Reporting Collection Company, W. S. Radway, Treasurer. 23 Beach Street.

MASSACHUSETTS, SPRINGFIELD.

Mr. Claude King, Pres. Beacon System, Phoenix Bldg., 307 Main St.

MICHIGAN, DETROIT.

Adjustments-Detroit, Ltd., Suite 714 Free Press Bldg.

MICHIGAN, LANSING.

Mr. M. H. Vogel, Sec'y and Mgr. Business Men's Credit Association, 357 Capital National Bank Bldg.

MINNESOTA, MINNEAPOLIS.

Mr. S. L. Gilfillan, Sec'y Minneapolis Associated Credit Exchange, Inc., 314 Nicollet Ave.

MISSOURI, ST. JOSEPH.

Snow-Church Collection Co., 116 Corby-Forssee Bldg.

MISSOURI, ST. LOUIS.

Associated Retail Credit Men, Chamber of Commerce.

MONTANA, BILLINGS.

Merchants Credit Association, Inc., H. W. Riley, Mgr., 206 Electric Bldg.

MONTANA, LEWISTON.

Mr. P. S. Gerlings, Suite No. 1 Empire Bank Bldg.

NEBRASKA, LINCOLN.

The United Credit Bureau, 801 Terminal Bldg., L. H. Daft, Manager.

NEBRASKA, OMAHA.

The Adjustment Bureau, 208 Laflang Bldg.

NEW JERSEY, CAMDEN.

J. William Pennell & Company, 328 Market Street.

NEW JERSEY, JERSEY CITY.

Great Eastern Collection Agency. 663 Newark Ave.

NEW JERSEY, TRENTON.

J. William Pennell & Company, 506-7 Commonwealth Bldg.

NEW YORK, BUFFALO

Retail Merchants Association, 701-16 Chamber of Commerce Bldg.

NEW YORK, NEW YORK CITY.

Mr. Herman Steinberg, 299 Madison Ave., at 41st St.

NEW YORK CITY.

Great Eastern Collection Agency, 1003 Morton Building.

NEW YORK CITY

Weiss & Weiss, 3 West 29th Street.

NEW YORK, SCHENECTADY

Shannon Mercantile Agency
Offices 16-18 Ellis Bldg.

OHIO, CINCINNATI.

Mr. Ernest R. Gwinner, Mgr. The L. Roescher Collecting Co., Bell Block.

OKLAHOMA, OKLAHOMA CITY

Oklahoma City Retailers Association. A. D. McMullen, Secretary. 517 Baum Bldg.

OREGON, EUGENE

L. M. Travis, Eugene Loan & Savings Bank Bldg., 20 East Eighth St.

OREGON, PORTLAND.

Emmons & Emmons, 728-731 Morgan Bldg.

PENNSYLVANIA, PITTSBURGH

The Hickox System, 705 Bessemer Bldg.

TENNESSEE, NASHVILLE.

The James Sanford Agency.

UTAH, OGDEN.

Mr. M. Stewart, Mgr. Merchants Credit Bureau.

WASHINGTON, BELLINGHAM.

Edwin Gruber, 201-202 Bellingham National Bank.

WASHINGTON, CENTRALIA.

A. E. Heaton, 8-9-10-11 Centralia State Bank Building.

WASHINGTON, SEATTLE.

The Creditors Association, Inc., 324-7 Green Building.

WASHINGTON, SEATTLE.

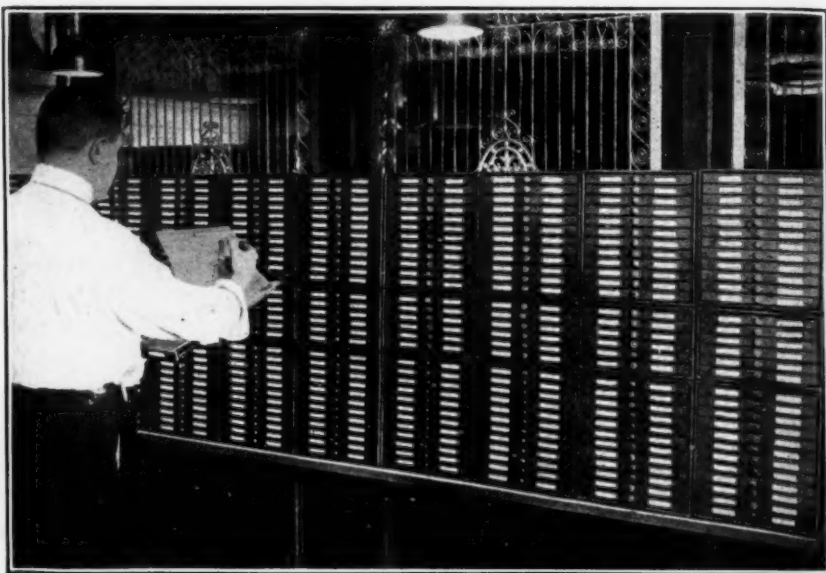
Mr. A. R. Phillips, Pres. Asher Bros., Inc., 430-1-2-3 Pioneer Bldg.

WASHINGTON, SPOKANE.

Merchants Collection Co., 731-732 Peyton Bldg.

WISCONSIN, LA CROSSE.

Commercial Service Bureau, 314-15 Newburg Bldg.



How Wanamaker Handles Credit

IN the Tube Room at John Wanamaker's (New York City) are RAND "Traco" Cabinets with capacity for 200,000 credit cards. Since RAND Systems mean **visibility**—all cards in plain view, all index names immediately before the eye—it can be understood why Wanamaker credits are handled at a speed and accuracy that mean

- a **saving of monetary loss**—loss through "memory credits" or through over-extension of credit.
- a **saving of good will** by keeping the customer from exhausting his or her patience.
- a **saving of room and of clerk hire**, by reason of the compact accessibility of the names, enabling one clerk to do the work of three and with greater ease.

RAND makes credit installations by means of a special Installation Dept.,—working so that there is no business interruption with its attendant worry and loss. The system is turned over complete, in full working order.

On request we will gladly have a representative call and show you how Rand Equipment will solve your Credit problem.

Dept. E3, RAND COMPANY, Inc., North Tonawanda, N. Y.

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INSTANTLY—BECAUSE YOU SEE IT

